Government
Publications

Canada Parliament

Sessional Papers

SESSIONAL PAPERS

VOLUME 5–PART 1

FIFTH SESSION OF THE TWELFTH PARLIAMENT

OF THE

DOMINION OF CANADA

SESSION 1915

VOLUME L.

LIBRARY
JUL 1 - 1966
UNIVERSITY OF TORONTO

1091591

ALPHABETICAL INDEX

TO THE

SESSIONAL PAPERS

OF THE

PARLIAMENT OF CANADA

FIFTH SESSION, TWELFTH PARLIAMENT, 1915.

A

Abercorn, Quebec—*re* number, salaries of employees at Customs port of in 1911.. 180
Agriculture—Report of the Minister of for year ended March 31, 1914..... 15
Agricultural Instruction Act—Report on for 1913-14.. 93
Agricultural Instruction Act—Return *re* arrangements between Government and Provinces.. .. .. 93*a*
Agricultural Instruction Act—Correspondence between Dr. C. C. James, J. C. Chapais and Provinces *re*.. .. .. 93*b*
American citizen—*re* killing of, and shooting another by Militia in Lake Erie, etc.. 143
Antigonish Harbour—*re* dredging at since 1912, etc.. 164
Armoury at Amherst, N.S.—*re* construction of, etc.. 89
Archives—Report of work of for year 1913.. .. .. 29*b*
Astronomer Chief—Report of for year ending March 31.. .. .. 25*a*
Atlantic Ocean Freight Rates—Documents *re* from Nova Scotia to Dept. of Trade and Commerce, since August, 1914.. 267
Auditor General's Report 3 Vols.—Pts. A to L; M to V; V to Z.. 1

B

Baker Lake, N.B.—*re* correspondence between Dept. of Marine and Fishery Overseer at.. 297
Barracks Property, Shelburne, N.S.—*re* purchase of by Government.. 273
Bannatyne, R.—*re* copies of documents respecting cancellation of entry for N. W. ¼ section of land in section 24, township 35, range 18, west of 2nd meridian.. 104

B

Belanger, Théophile—Correspondence *re* claims made by the detention of baggage, etc.. 254
Belgium—Communication from Consul General of *re* protest of against German Chancery, etc.. 233
Bluff Head, Yarmouth Co., N.S.—*re* repairs and extension of breakwater at. 186
Bonds and Securities—Detailed statement of since January 21, 1914.... 102
Boots—Report of Board of Officers on, as supplied to Canadian force.. 91
Boots, ankle—Showing how many firms ordered from, number of, etc.. 117
Bow River Power and Storage Investigation, seasons of 1911-12-13.. .. .. .. 25*e*
Brownlee, T. A.—*re* medical supplies purchased from by Government since July 1, 1914.. 261
Bicycles—*re* number of firms and persons from whom Government ordered since July 1, 1914.. 225

C

Canadian Pacific Railway:—
Average cost per mile from inception to date, etc., also average rental, etc. 46
Copy of agreement between Government and *re* special grant respecting irrigation system in Alberta.. 98
Re lands sold by during year ended September 30, 1914.. 106
Re Copies of O. in C. *re* required under Resolution passed in 1882, since last return.. 115
Canadian Northern Railway Co.:—
Return showing total bond issue of, and affiliated companies, cost to date of construction of lines composing system, etc.. 79
Copies of Reports of Committee of Privy Council *re* advances made to, and also G.T.P. Ry. Co., etc.. 190

C

Canada Cycle and Motor Co.—Relating to tires purchased by Government from 130
Canadian Car and Foundry Co. of Amherst, N.S.—*re* cost of preparing for military purposes, etc.. 155
Capitally convicted persons in Canada—Statistics from 1867 to Feb. 1914.. .. 53
Caraquet and Tracadie—*re* tenders received for mail service between.. .. 191
Carslake Hotel—*re* purchase of for Post Office purposes.. 218
Census of Canada, 1911—Agriculture, Volume IV.. .. .. B
Chance Harbour and Trenton, Pictou Co. N.S.—*re* mail contract.. 167
Churchill and Port Nelson, Ports of—*re* plans, reports, and soundings of.. .. 70
Civil Service List of Canada, for year, 1914.. 30
Civil Service Commission—Annual Report of for year ended August 31, 1914. 31
Coal imported into Alberta, Saskatchewan and Manitoba from U. S. in 1914 —duties, etc.. 96
"Coasting Voyages"—respecting such as defined in Canada Shipping Act since 1886.. 214
Commander Lieut.—Lieutenant Commander Engineer, and Lieutenant Commander, R.C.N.V.R.. Navy.. .. .. .. 43*a*
Conciliation and Investigation—Report of Registrar of Board of, year ended March 31, 1914.. .. .. 36*a*
Cotton Shirts—*re* names of firms or persons from whom purchased by Govt. since July 1, 1914.. .. .. 260*a*
Criminal Statistics for year 1913.... .. 17
Customs—Report of Department of for year ended March 31, 1914.. 11

D

Dairy and Cold Storage Commissioner—Report of for year ended March 31, 1914.. .. .. 15*a*
Dartmouth and Dean's, P. O. Branch of I.C. Ry.—Names of persons from whom lands have been bought, etc.. 251
Demarcation of Meridian of 141st Degree West Longitude—Report of Commissioners, *re*.. 97
Destructive Insect and Pest Act—Regulations under.. 92

Dismissals:—
Avard, Fredk., of I.C.R.. 82
Arbuckle, Isaac, foreman carpenter on I.C.R. at Pictou, N.S.. 244
Blais, Alex., Lévis, Que.—Customs officer at Bradore Bay.. 240
Bruce, Wiswell—Sectionman at Stellarton, N.S. on I.C.R.. 198
Brennan, Jas., fireman, I.C.R. at Stellarton, N.S.. 112
Bonnyman, Alfred H.—Postmaster at Mattatal Lake, N.S.. 204
Case, W. A.—Govt. Quarantine Service Halifax, N.S.. 80
Carter, Warren, of I.C.R.. 82
Cyr, Emile, Postmaster at St. Hermas, Co. of Two Mountains.. 275
Day, Jos., of Little Bras D'Or, N.S... 292
Dion, Ulric, Lightkeeper at St. Chas. de Caplan, Quebec.. 58
Employees—dismissed, resigned, deserted to date, etc., from Oct. 10, 1911... 85

D

Dismissals—*Continued.*
Employees—dismissed, resigned, deserted to date, etc., from Oct. 10, 1911.. 85*a*
Employees—dismissed, resigned, deserted to date, etc., from Oct. 10, 1911.. 85*b*
Employees—dismissed, resigned, deserted to date, etc., from Oct. 11, 1911.. 85*c*
Employees—dismissed, resigned, deserted to date, etc., from Oct. 10, 1911.. 85*d*
Employees—dismissed and appointed in P.E.I. since Oct. 10, 1911, to date. 86
Humphries, A. E., Inspector of Immigrations, Lethbridge, Alta.. 132
Hutchinson, Leonard, Chief Keeper, Dorchester Penitentiary.. 181
Hurlbert, T. P., Postmaster, Springdale, Yarmouth Co., N.S.. 208
Higginbotham, Edwd. N., Postmaster, Lethbridge, Alta.. 274
Ingraham, H. W., Asst. Registrar of alien enemies, Sydney, C.B.. 157
Larivière, Mr.—Dominion Lands Agent at Girouard.. 100
Mallet, Mr.—Captain of lifeboat station at Cheticamp, N.S.. 159
Marshall, Chas. H.—Postmaster at Nanton, Alta.. 211
Medicine Hat, and McLeod—dismissals and appts. in present constituencies of from 1896 to present date.. 296
McGibbon, A. R.—Customs Service, Lethbridge, Alta.. 108
McKenzie, Dr. John—M. D. to Indians of Pictou Co., N.S.. 160
Postmaster at Johnstown, Richmond Co., N.S.. 62
Postmaster at St. Romuald, Que.... 105
Pipes, Brown—Customs service Lethbridge, Alta.. 108
Shelburne Co., N.S.:—
J. V. Smith of (Wood Harbour); John H. Lyons, Barrington Passage; Wm. L. Smith, Baccaro; E. D. Smith, Shag Harbour; J. A. Orechia, Woods Harbour.. 139
J. C. Morrison, Shelburne; Albert Mahaney, Churchover; W. L. Smith, Baccaro, N.S.; J. A. Arechia, Lower Wood Harbour, and J. C. Morrison, Shelburne, N.S.. .. .. 139*a*
Thomas, John, Postmaster at Hammond's Plain, N.S.. .. ..205-205*a*
Thomson, W. M., Postmaster at Fort Qu'Appelle, Sask.. 244

Dominion Police Force—Statement relating to for year 1914.. 69
Dominion Trust Company—documents *re* incorporation of, etc.. 121
Dominion Trust Company respecting certain Act passed by Legislature of B.C., relating to.. .. .. 121*a*
Dominion Lands Survey Act, O. in C. from Dec. 13, to January 15, relating to.. 128
Dominion Lands Survey Act, O. in C. from January 1914 to February 1915. 128*a*
Dominion Lands within 40 mile Ry. Belt in B.C.—O. in C. in 1914 *re*.. .. .. 128*b*
Dominion Lands—40 mile Ry. Belt B.C.—O. in C. *re* between Dec. 1913, and Jan. 15, 1915.. .. .. 128*c*
Drill Shed or armoury at Inverness, Inverness Co., N.S.—Correspondence *re*.. 125
Duck Mountain Timber Reserve—documents *re* placing of settlers on homesteads of, etc.. 259

E

Estimates required for service of Dominion, year ending March 31, 1916.. 3
Estimates Supplementary for service of Dominion, year ending March 31, 1915. 4
Estimates Further Supplementary for service of Dominion, year ending March 31, 1915.. 5
Estimates Further Supplementary for service of Dominion, year ending March 31, 1916.. .. .. 5a
Edmundston, N. B.—Clair N.B., and Green River, N.B., *re* customs money collected at for last five years 137
Elections—By, held during year 1914.. 18
Empress of Ireland—Report of Royal Commission, and evidence relating to. 21*b*
Engineer Officers—Regulations *re* classification of.. .. .. 43*b*
"Eureka," Str.—names of sailors employed on, years 1910, 1911, 1912, 1913. 78
European War—Memo. respecting work of Dept. of Militia and Defence *re* 1914-15.. 75
Exchequer Court of Canada—Rules, orders, etc., made in Feb. 1915.. .. .. 54*a*
Exchequer Court of Canada—Rules, orders, etc.. 54
Experimental Farm—Report of Director of, etc., for year ending March 31, 1914.. 16
Express Companies—agreements entered into between Depts. of Fisheries and Railway, etc.. 59
Express Statistics of the Dominion of Canada, year ended June 30, 1914.. 20*e*
Experimental Farms, Report of Director of, for year ending March 31, 1914, Vol. II.. 16
External Affairs—Report of Secy. of State for, for year ended March 31, 1914.. .. .. 29*a*

F

Farrington, J. F.—B. H. Smith, and H. C. Dash—*re* moneys paid to, etc.. .. 56
Ferguson, Thos. R.—Report of *re* Blood Indian Reserve, etc.. 266
Ferguson, Thos. R.—Return *re* Riding Forest Reserve, etc.. 268
Ferguson, Thos. R.—Copies O. in C.—P. C. 1109 and P. C. 1589—*re* appointment of as commissioner.. 291
Ferguson, Thos. R.—Report of *re* "Craven Dam," Walter Scott, Lieut. Governor Brown, and J. G. Turriff.. 290
Ferguson, Thos. R.—Report of Grazing Ranch No. 2422, J. G. Turriff, A. J. Adamson and J. D. McGregor.. 289
Ferguson, Thos. R.—Timber Berths 107 and 1108, W. H. Nolan, A. W. Fraser, and J. G. Turriff.. 288
Ferguson, Thos. R.—Aylwin Irrigation Tract, E. A. Robert and J. B. McGregor.. 287
Re Bulletin Co., Hon. F. Oliver and G. T. P. Railway Co.. 286
Ferguson, Thos. R.—Southern Alta. Land Co., Ltd., Grand Forks Cattle Co., J. D. McGregor, Arthur Hitchcock, etc.... 285
Ferguson, Thos. R.—Blood Indian Reserve and Frank Pedley.. 284
Ferguson, Thos. R.—Kananaskis Coal Co. Ltd., Howard Douglas, Geo. E. Hunter, Walter Garrett, etc.. 283
Ferguson, Thos. R.—Timber Berths 550½ and 528, H. Douglas, R. E. A. Leach, D. J. McDonald, etc.. 282

F

Ferguson, Thos. R.—*re* (*a*) Dominion Lands; *re* (*b*) Timber and Mineral Lands, etc.; *re* (*c*) Water Power and rights; (*d*) Indian Lands and Indian Reserves.. 281
Report of to Investigate all matters *re* Dominion Lands, Indian Lands, Reserves, Water Powers, etc., since July, 1896, etc.. 281
Foster, Wm. Gore, of Dartmouth, N.S., *re* appointment of as Inspector of Indian Reserves.. 176
Fenian Raid Volunteer Bounty—*re* names, addresses, etc., to whom paid in Co. of Yarmouth, N.S.. 145
Fenian Raid Volunteer Bounty—*re* names, addresses, etc., to whom paid in Co. of Guysborough, N.S.. 146
Fenian Raid Volunteer Bounty—*re* names, addresses, etc., to whom paid in Co. of Antigonish, N.S.. 150
Fenian Raid Volunteer Bounty—*re* names, addresses, etc., to whom paid in Co. of Pictou, N.S.. 162
Fenian Raid Volunteer Bounty—*re* names, addresses, etc., to whom paid in Co. of Pictou, N.S.. .. .. 162*a*
Fenian Raid Volunteer Bounty—*re* names, addresses, etc., to whom paid in Co. of Inverness, N.S.. 226
Ferguson, G. Howard—*re* Investigations held by; also fees paid to since Oct., 1911.. 83
Ferry service, between Halifax and Dartmouth, N.S.—*re* establishment of.. .. 215
Ferguson, Thos. R.—Report of *re* Indian Lands, Jas. A. Smart, F. Pedley and W. T. White.. 266
Fisher, Ward, Shelburne, N.S.—Fishery Inspector—*re* amounts of money paid to years 1913, 1913.. 144
Fisheries in tidal waters—*re* proposed transfer of from Provincial to Federal control.. 228
Fisheries in Quebec Province—*re* control of—also List of licenses granted by either Govts. for present year.. 230
Flannel shirts—*re* number of firms or persons from whom Govt. purchased same since July 1, 1914.. 260
Flynn, Wm.—*re* Instructions sent to regarding investigations *re* employees of Marine and Fisheries in Bonaventure Co., Que., etc.. 57
Food-stuffs—exportations to foreign countries other than United Kingdom.. .. 120
Forest Reserves and Park Act—Orders in Council *re* (between Dec. 1913 and Jan. 14).. 127
Forest Reserves and Park Act—Orders in Council *re* between May, 1914 and July, 1914.. .. .. 127*a*
Forage Caps—*re* number of firms, etc., from whom Govt. ordered same since July 1, 1914.. 237
Freight rates charged years 1912-13 on wheat by C.P. Ry.'s, lines, Allan lines, and Canadian Northern Ry.'s lines from Canadian Ports to those of United Kingdom.. 81
Fresh Fish *re* transportation of between ports in N.S. and United States.. .. 153

G

Geographic Board Report of for year 1914 25d
Georgian Bay Canal—respecting petitions, documents, etc., *re* construction of from Sept. 21, 1911.. .. .. 72d
Geological Survey—Report of for year 1913.. 26
Georgian Bay Canal—Return *re* proposals to Government for construction of, etc.. 72
Gingras, J. E., *re* appointment of as postmaster St. Romuald, Que.. 209
Governor General's Warrants, etc., issued since last session of Parliament, 1914-1915.. 64
Government offices—*re* answer in Hansard page 161, respecting furnishing of same.. 193
Grain—*re* results of all grain per grade in terminal elevators in Port Arthur and Fort William in 1912, 1913, 1914.. 235
Grand Etang—*re* conduct of Postmaster at since appointment at to date.. .. 210
Green Harbour and vicinity—*re* regulation of fish traps in.. 213
Gutelius, F. P.—*re* naturalization of, etc. 141

H

Heard, David, and Sons—*re* mail contract with between Whitby and G. T. Ry. Station.. 189
Highwater, Que.—*re* number of, salaries, etc., employees at customs port of.. 179
Homestead lands in Saskatchewan—*re* fractional areas of sold in 1914..... 192
Hopper, Newton—*re* suspension of as Conductor on I.C.R., etc.. 197
Horses—Valcartier Camp—*re* names of parties purchasing same—prices paid, etc.. 272
Hudson Bay or James Bay—*re* number of ships chartered by Govt. to go there since Oct. 1911.. 148
Hudson Bay or James Bay—*re* number of ships employed by Railway Dept., amt. expended, etc.. .. .. 148a
Hydrographic Survey—British Columbia. Report of for year 1913.. .. .. 25f

I

Intercolonial Railway:—
Tenders *re* purchase of cars for in years 1912-1913.. 45
Documents *re* purchase of cars for in years since July 1, 1914.. .. .. .. 45a
Freight revenue for certain stations on for years 1913-1914.. 47
Names of Staff in several Depts. at Moncton—Salaries, etc.. 48
Return asking if official statement *re* wages to be paid to officials absent on active service, etc.. 113
Return *re* the supplying of ice for same at Port Mulgrave, N.S.. 118
Return *re* sale of hay on lands belonging to in Parish of Bic, Rimouski Co.. 196
Return *re* Inward tonnage freight, and outward do, January, 1915.. 199

I

Imperial Conference — Correspondence since January 1, 1915 as to calling of *re* Naval Defence.. 149
Indian Affairs—Report of Department of for year ending March 31, 1914.. .. 27
Indian Reserve, Restigouche, Que.—Documents, etc., *re*.. 77
Insurance—Report of Superintendent of for year 1914.. 8
Insurance—Abstract of statement of for year ended December 31, 1914.. 9
Inverness Co., N.S., *re* amounts expended by Dept. of Public Works in, from 1896 to 1915.. 187
Inland Revenues:—
Reports, Returns and Statistics of for year ended March 31, 1915.
Part I.—Excise.. 12
Part II.—Inspection of Weights and Measures, Gas and Electricity.. .. 13
Part III.—Adulteration of Food.. .. 14
International Purity Congress—Report of Government Delegates attending.. ... 142
Interior—Annual Report of Department of year ending March 31, 1914, Vol. I. 25
Interior, *re* appointments to Dept. of, in Constituencies of Medicine Hat and McLeod—names of, etc.. 241
Irrigation Act—O. in C. passed between Dec. 1913, and January, 1915, *re*.. .. 129
Isle Perrot—*re* Construction of bridge to connect with mainland at Vaudreuil.. 182
Island of Montreal—*re* Construction of bridge between and mainland at Vaudreuil.. .. .. 182a

J

Jordan Breakwater, Shelburne Co., N.S. —*re* repairs, etc., to same.. 185
Judges—*re* appointment of since February, 1913.. 51
Justice—Report of Minister of *re* Penitentiaries, etc.. 34

K

Kit-bags, *re* purchase of by Govt. since July 31, 1914.. 262

L

Labour, Report of Department of for year ended March 31, 1914.. 36
Lakes of Two Mountains, St. Francis and St. Louis—*re* rescinding of prohibition of net fishing in, 1915.. 231
Lethbridge—*re* supplies, etc., for field battery being trained at, etc.. 163
Librarians of Parliament—Joint Report of.. 40
Liquors spirituous, cigars, cigarettes and tobacco—quantity of taken out of bond in Aug., 1914 at Ports in Dominion.. 236

L

List of Shipping for Canada up to December 31, 1914.. 22

Loans—*re* correspondence on subject of —from Imperial Govt. to Canadian Govt... 156

Lobsters—*re* licenses to pack issued by Govt., issued between Jan. 1, 1912, and Jan. 2, 1913.. 280

Lower Burlington, N.S.—*re* construction of wharf at.. 184

Lower Wood Harbour, N.S.—*re* proposed wharf at.. 220

Lumber Supply to Militia Dept. *re* training Camps at Medicine Hat and Calgary.. 270

Lynch, Margaret—*re* expropriation of lands belonging to in Fredericton, N. B., by I.C.R.. 200

M

Mails:—

Carrying of between Grand River Falls and Grand River, N.S.. 61

Relating to contract between Armagh Station and Mailloux, Bellechasse Co. 133

Relating to documents connected with tenders for service between Low Point and Creignish Station, 1913-14. 134

Relating to contract between New Ross and Vaughan's P.O., Waterville, N.S. 135

Relating to contract between Mabou and Whycocomagh, N.S.. 136

Relating to contract between Chance Harbour and Trenton, N.S.. 167

Relating to contract awarding of at Maria Capes, Bonaventure Co., in 1914.. 168

Relating to contract for rural delivery in Township of Dundee, Huntingdon, Que.. 169

Relating to proposed service between Lower South River and South Side Harbour, N.S.. 170

Relating to carriage of between Canso and Guysborough, documents *re* since 1914.. 171

Relating to route, proposed change in from Inverness Ry. Station to Margaree Harbour, N.S.. 173

Relating to rural route from River John to Hedgeville, Pictou Co., N.S. 232

Relating to contract for the carrying of between Guysborough and Erinville, N.S.. 243

Relating to contract for the Antigonish-Sherbrooke mail service, etc.. 245

Relating to proposed rural delivery between Pictou and Saltsprings, N.S.. 246

Relating to proposed rural service from Bridgetown to Granville Ferry, Annapolis Co., N.S.. 247

Relating to names, etc., of rural carriers in Counties of Chicoutimi and Saguenay and carriers, etc., for St. Prime and St. Louis de Metabetchouan.. 276

Marine and Fisheries—Annual Report of for 1913-1914—Marine.. 21

M

Marine and Fisheries—Annual Report of for 1913-1914—Fisheries.. 39

Marine Biology—1911-1914—Part I.. .. 39*b*

Marine and Fisheries—Supplement to for year 1913-1914, "Steamboat Inspection Report".. 23

Margaree Lobster Hatchery—correspondence *re* collecting of spawn for, etc.. 95

Massonville, Que., *re* number of, salary, names of officials at Customs port of. 178

Mate in R.C. Navy—establishment of rank in.. 43

Marois, G. A.—*re* appointment of to Customs office at Quebec.. 209

Medicine Hat, City of—*re* money spent for Government relief—to whom given, etc.. 138

Militia Council, Report of for year ended March 31, 1914.. 35

Militia General Orders promulgated to period between Nov. 25, 1913, and Dec. 24, 1914.. 73

Medical Supplies purchased from T. A. Brownlee, Ottawa City.. 261

Mines Branch—Report of for calendar year 1913.. .. .. 26*a*

Miscellaneous Unforeseen Expenses—Statement of from August, 1914, to February, 1915.. 65

Moncton, N.B.—*re* names, salaries, etc., of employees at—also names of those superannuated, etc.. 250

Montgomery, Geo. A., late—*re* value, etc., of estate of, etc.. 52

Motor-trucks—*re* number sent with first contingent—from whom purchased, etc. 119

Motor Cycles—number of firms or persons from whom Govt. has ordered same, since July 1, 1914.. 227

Mc

McKeown, A. H.—*re* appointment of to Immigration service at Lethbridge, Alta.. 131

McDonald, W. B.—*re* medical supplies, and other goods purchased from by Govt. since Aug. 1, 1914.. 265

N

Naval Service—Report of Department of for year ending March 31, 1914.. 38

Naval Service—Orders in Council *re* Rates of pay, separation alloyances, etc.. 44

New Brunswick and P. E. I. Railway—Correspondence *re* purchase of.. 202

Newspapers in Canada—List of in which advertisements have been inserted by the Govt. between Oct. 10, 1911, and present date.. 84

Newspapers in Canada—List of in which advertisements have been inserted by Govt. between Oct. 10, 1906, up to Oct. 1911.. .. .. 84*a*

N

Nickel—Correspondence *re* control of exportation of, etc.. 74

North Sydney—Port of—*re* names, tonnage, registry, etc., of all foreign fishing vessels, in 1913.. 50

O

Officers commissioned to 17th N. S. Regt. at Valcartier before sailing for England.. 151

Oliver equipment—Number of firms and individuals ordered from since July 1, 1914.. 175

Ottawa Improvement Commission—Receipts and expenditures of to March 31, 1914.. 67

Overseas Contingents—purchase respecting—also Army contracts under O. in C., *re*.. 123

P

Parry Island *re* advertisements and documents connected with purchasing, etc. 99

Paradis, Télesphore, of Lévis, correspondence, etc., *re* claim of against I.C.R.. 277

Pensionary Assistance—*re* providing of for disabled officers and men on active service.. 206

Pelletier, Hon. and W. B. Nantel, Hon. letters of resignation of, etc.. 90

Pictou-Mulgrave-Cheticamp Steamship route—Correspondence, etc., *re*.. 76

Phinney's Cove and Young's Cove, Annapolis Co., N.S., *re* breakwater at.. 219

Port Daniel West—*re* Lobster hatchery at season of 1914.. 212

Portneuf, Que.—*re* amount of money expended by Govt. from July, 1896 to 1911.. 140

Post Offices:—

Relating to site of at St. Lazare Village, Co. of Bellechasse, Que.. .. 63

Post Offices in Nova Scotia *re* amount of money sent through in past five years, etc.. 107

Post Offices in Counties of N.S.—*re* rent allowances, etc.. 60

Postmaster General—Report of for year ended March 31, 1914.. 24

Post Offices—Total number, salaries, etc., of employees at—Montreal, Toronto, Winnipeg, Halifax, Quebec, St. John, N.B., and Vancouver.. 172

Port Hawkesbury—*re* purchase of a site for public building at.. 222

Prince Edward Island Ry.—Names, positions, and salaries of appointees to, from 1912 to 1914.. 49

Prince Edward Island Ry.—Names, addresses, etc., salaries of appointees from 1911, to present date.. .. .. 49*a*

Prisoners of War in Canada—Number of since war, names of places of detention, etc.. 111

P

Prisoners of War in Canada—Number of, cost of each detention camp, etc.. .. 111*a*

Prospect, Halifax Co., N.S.—*re* construction of extension to breakwater at.. .. 221

Public Accounts for year ended March 31, 1914.. 2

Public Works—Report of Minister of for year ended March 31, 1914.. 19

Public Printing and Stationery—Report of for year ended March 31, 1914.... 32

Q

Quebec Board of Trade—Copies of all papers between, and Dept. of Rys. and Canals *re* trains in section of N.T. Ry., between Cochrane and Quebec City.. 114

Quebec Oriental Ry. and Atlantic, Quebec and Western Ry.—*re* tariff on flour shipments.. 203

R

Radiotelegraph Regulation 106, etc.. .. 42

Radiotelegraph Regulation amendment to Nos. 103 and 104.. 42

Regiment 17th of N.S.—alleged ill treatment of at Salisbury Plain.. 154

Refund—statement of *re* Customs Duties, for year ended March 31, 1914.. .. 126

Remount Commissioners—*re* appointment of—general instructions, etc.. 116

Regina City of—*re* properties acquired by Govt. in since Sept. 21, 1911.. .. 183

Regina City—*re* properties acquired by Govt. since Sept. 21, 1911.. 217

Royal Northwest Mounted Police—Report of for year 1914.. 28

Royal Society of Canada—Statement of affairs of up to April 30, 1914.. 68

Railways and Canals—Report of Dept. of for period from April 1, 1913, to March 31, 1914.. 20

Railways, Canal Statistics, for season of 1914.. .. .. 20*a*

Railways Statistics of Canada, year ended June 30, 1914.. .. .. 20*b*

Railway Commissioners—With Report of Board of, for year ending March 31, 1914.. .. .. 20*c*

Railways and Canals—*re* tenders for ice for I.C.R. at Port Mulgrave, N.S..... 118

Railways proposed line of from Orangedale to Cheticamp, N.S.. 248

Railway Offices at Moncton, N.B.—*re* names of, and salaries paid to employees at.. 250

Railways—relating to construction of in Co. of Guysborough, N.S.. 252

S

St. Lawrence River—Report of Commissioners to investigate water levels of, etc.. 166

S

St. John Valley Railway—Correspondence *re* operation of by I.C.R. since July, 1914.. 257

Stream Measurements for calendar year, 1914.. .. .. 25c

Sackville, N.B—*re* roadway to Public wharf at, and spur line from I.C.R. to said wharf.. 258

Saddles—*re* number of ordered—names of firms, individuals furnishing same.. 207

Sandford, Yarmouth Co.—*re* breakwater at and work on same during 1914.. .. 188

Salmon Hatchery—North Margaree—operation of, etc.. 88

Salmon Pond—*re* removal of from "Flat Lands" to New Mills, N.B.. 279

Schroder, Udo F.—*re* application for grazing lease township 40-41, R. 7, West of 3rd Meridian, Sask.. 161

Scoles, C. R., New Carlisle, Que.—*re* payment of balance of subsidy to.. 201

Seager, Chas.—Commissioner investigating charges against public officials—reports of, etc.. 87

Secretary of State—Report of the, for year ended March 31, 1914.. 29

Seed Grain distribution—*re* applications from Prairie Provinces for same.. .. 147

Separation allowances *re* soldiers of first contingent, etc.. 124

Separation allowances *re* soldiers asking for permission to marry and placing of wives on list.. .. .. 124a

Service shirts—*re* number of firms or persons from whom Govt. bought same since July 1, 1914.. .. .. 260b

Shareholders in chartered banks—List of as on December 31, 1914.. 6

Shellfish Fishery Commission of 1913—Correspondence of between Dept. of Marine and Fisheries.. 94

Ships, British—Copy of O. in C. restricting transfer of, etc.. 165

Shippegan Gully, Co. of Gloucester, N. B.—*re* pay sheet in connection with repairs to same, Oct. 1914.. 224

Shovels—*re* reports respecting purchase of 25,000, per O. in C. P. 2302, Sept. 4, also further purchases of same.. .. 271

Smith, B. F.—*re* cutting of lumber by on Tobique Indian Reserve, since March 12, 1914.. 177

Southampton Railway Co.—Report of Royal Commission *re*, etc.. 41

Stevenson, S. J. and Waverley Pharmacy —*re* medical supplies purchased from by Govt. since Aug. 1, 1914.. 263

Steamers *John L. Cann* and *Westport III.* *re* rewards to officers and crews of, etc. 239

Storm Signals at Shippegan, N.B.—*re* transfer of, etc.. 152

Submarines—*re* purchase of by Canadian Govt. by O. in C. dated August 7, 1914, etc.. 158

Submarines Supplementary purchase of by Canadian Govt. by O. in C. dated August 7, 1914, etc.. .. .. 158a

S

Submarines—Further purchase of by Canadian Govt. by O. in C. dated Aug. 7, 1914, etc.. .. .. 158b

Superannuation and Retiring Allowances —Year ended 31st December, 1914.. 66

Subsidies, Railway, paid in Co. of Inverness, N.S. to date.. 194

Sweetman, J. Herbert, Customs officer, Port Daniel, Que., *re* charges against etc.. 242

T

Telephone Statistics for year ended June 30, 1914.. .. .. 20d

Telegraph Statistics for year ended June 30, 1914.. .. .. 20f

Three Rivers:—

Number of employees and salaries paid to at Post Office on Sept. 21, 1911; number of employees and salaries paid to at Post Offive a tpresent date; Customs Dept. at, number of employees on Sept. 21, 1911, and at present date; Inland Revenue Dept. at employees on Sept. 21, 1911, and at present date; Public Works on the St. Maurice, Co. of Champlain, number of employees on in 1911-12; Public Works on the St. Maurice, Co. of Champlain, number of employees in since that date; Employees on such work dismissed in Nov. 1914, and Jan. 1915—Wildé Lavallé, Pierre Thivièrge, Joseph Paquin, sr., Jos. Paquin, jr., and Athanase Gelinas, Clerks, etc.. 278

Titles, numbers, and cost of all books and pamphlets issued by King's Printer to March 31, 1914.. 71

Topographical Surveys Branch for year 1912-13.. .. .. 25b

Transcontinental Railway—Report of Commissioners of for year ended March 31, 1914.. 37

Transcontinental Railway—Interim Report of Commissioners of for nine months ended Dec. 31, 1914.. .. .. .. 37a

Transcontinental Railway—*re* freight rates of N. B. portion of, and removal of Y at Wapski, Victoria, N.B.. 256

Trade and Commerce:—

Part I—Canadian Trade (Imports and Exports).. 10

Part II—Canadian Trade—.. .. .. .. France.. .. .. Germany.. .. .. United States... .. .. United Kingdom.. .. .. 10a

Part III—Canadian Trade, except— France.. .. .. Germany.. .. .. United Kingdom.. .. .. United States.. .. .. 10b

Part IV—Miscellaneous Information.. 10c

Part V—Report of Board of Grain Commissioners for Canada.. .. .. 10d

T

Trade and Commerce—*Continued.*
Part VI—Subsidized Steamships Service.. .. .. 10*e*
Part VII—Trade of Foreign Countries —Treaties and Conventions.. .. .. 10*f*

Trade Unions—Annual Return respecting.. 101
Trawlers, Steam—*re* clearing of from Ports on Atlantic Seaboard of Canada. 269
Transports hired conveyances of troops and material to England—names, owners, etc.. 109
Transport Wagons purchased for second and third contingents—number and from whom, etc.. 110
Trois Pistoles, Pulp and Lumber Co.—*re* burning of buildings of, on I.C.R.... 249
Trust Companies—*re* names of complying with Trust Companies Act of 1914.... 293

U

Unclaimed Balances; Dividends unpaid, etc., prior to Dec. 31, 1913.. 7
Underwear—*re* number of suits of—names and members of firms or persons from whom purchased by Govt. since July 1, 1914.. 264
Uniforms, Soldiers—*re* number of firms, individuals ordered from since July 1, 1914.. 174

V

Vale Railway in Co. of Pictou, N.S.—*re* purchase or lease of since 1911.. .. 195
Valcartier Camp—*re* lands taken possession of by Govt., etc.. 295

V

Valcartier Camp—Horses at—names of parties purchasing same and prices paid, etc.. 272
Veterinary Director General—Report of for year ended March 31, 1914.. .. 15*b*

W

War Appropriation Act—Correspondence between Auditor General and Govt.—*re* expenditures under.. 122
War Appropriation Act—Correspondence between Auditor General and Govt.—*re* expenditures under.. .. .. 122*a*
Wakeham, Dr. Wm.—*re* report of respecting losses in storms in Baie Chaleur, etc., June, 1914.. 238
Winter Shirts—*re* number of firms, persons from whom Govt. bought same since July 1, 1914.. .. .. 260*c*
Wisewell, Bruce—*re* dismissal of, etc.. 198
Wharves in Co. of Shelburne, N.S.—East Green Harbour and Gunning Cove.... 216
Wheat—*re* copies of documents respecting removal of customs duties on, entering Canada, etc.. 103
Wheat, oats and barley—*re* quantity purchased by Govt. in 1914, for seed distribution in West.. 234
Windsor Branch, I.C.R.—*re* leasing or transfer of to C.P.R.. 252
Wright, Pontiac and Labelle, Counties—of—*re* amounts of money expended since 1911.. 223

Y

Yukon Territory—Ordinances of for year 1914.. 55

See also Alphabetical List, Page 1.

LIST OF SESSIONAL PAPERS

Arranged in Numerical Order, with their titles at full length; the dates when Ordered and when presented to the Houses of Parliament; the name of the Senator or Member who moved for each Sessional Paper, and whether it is ordered to be Printed or Not Printed.

CONTENTS OF VOLUME D.

Fifth Census of Canada, 1911,—Agriculture, Volume IV. Presented by Hon. Mr. Foster, February 8, 1915.. .. ..*Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 1.

(This volume is bound in three parts).

1. Report of the Auditor General for the year ended 31st March, 1914, Volume I, Parts A, B and A to L; Volume II, Parts M to U; Volume III, Parts V to Z. Presented by Hon. Mr. White, February 9, 1915.. .. ..*Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 2.

2. The Public Accounts of Canada, for the fiscal year ended 31st March, 1914. Presented by Hon. Mr. White, February 9, 1915 .. ..*Printed for distribution and sessional papers.*

3. Estimates of sums required for the service of the Dominion for the year ending on 31st March, 1916. Presented by Hon. Mr. White, February 8, 1915.
Printed for distribution and sessional papers.

4. Supplementary Estimates of sums required for the service of the Dominion for the year ending on the 31st March, 1915. Presented by Hon. Mr. White, March 9, 1915.
Printed for distribution and sessional papers.

5. Further Supplementary Estimates of sums required for the service of the Dominion for the year ending on the 31st March, 1915. Presented by Hon. Mr. White, March 27, 1915.
Printed for distribution and sessional papers.

5*a*. Further Supplementary Estimates for year ending 31st March, 1916. Presented by Hon. Mr. White, March 31, 1915.. .. ..*Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 3.

6. List of Shareholders in the Chartered Banks of the Dominion of Canada as on 31st December, 1914. Presented by Hon. Mr. White, February 9, 1915.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 4.

7. Report on certified cheques, dividends, unclaimed balances and drafts or bills of exchange remaining unpaid in Chartered Banks of the Dominion of Canada, for five years and upwards prior to 31st December, 1913. Presented by Hon. Mr. White, April 10, 1915.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 5.

(This volume is bound in two parts).

8. Report of Superintendent of Insurance for year 1914. Presented by Hon. Mr. White, 1915.
Printed for distribution and sessional papers.

9. Abstract of Statement of Insurance Companies in Canada for year ended 31st December, 1914. Presented by Hon. Mr. White, 1914.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 6.

10. Report of the Department of Trade and Commerce for the fiscal year ended 31st March, 1914: Part I.—Canadian Trade. Presented by Sir George Foster, 8th February, 1915.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 7.

10*a*. Report of the Department of Trade and Commerce for the fiscal year ended 31st March, 1914: Part II.—Canadian Trade with (1) France, (2) Germany, (3) United Kingdom, and (4) United States. Presented by Sir George Foster, 8th February, 1915.
Printed for distribution and sessional papers.

10*b*. Report of the Department of Trade and Commerce for the fiscal year ended 31st March, 1914: Part III.—Canadian Trade with foreign countries (except France, Germany, the United Kingdom, and United States.) Presented by Sir George Foster, 8th February, 1915... .. ..*Printed for distribution and sessional papers.*

10*c*. Report of the Department of Trade and Commerce, for the fiscal year ended 31st March, 1914, (Part IV, Miscellaneous Information.) Presented by Sir George Foster, March 27, 1915.. .. ..*Printed for distribution and sessional papers.*

10*d* Report of the Board of Grain Commissioners for Canada. Presented by Sir George Foster, 1914... .. ..*Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 8.

10*e*. Report of the Department of Trade and Commerce for the fiscal year ending 31st March, 1914. Part VI.—Subsidized Steamship Services, with statistics showing steamship traffic to 31st December, 1914, and Estimates for the fiscal year 1915-16. Presented by Sir George Foster, 1915.. .. ..*Printed for distribution and sessional papers.*

10*f*. Report of Trade and Commerce for fiscal year ended 31st March, 1914. (Part VII.—Trade of Foreign Countries, Treaties and Conventions.) Presented by Sir George Foster, 1915... .. ..*Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 9.

11. Report of the Department of Customs for the year ended 31st March, 1914. Presented by Hon. Mr. Reid, February 11, 1915.. .. *Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 10.

12, 13, 14. Reports, Returns and Statistics of the Inland Revenues of the Dominion of Canada, for the year ended 31st March, 1914 (Part I.—Excise). (Part II.—Inspection of Weights and Measures, Gas and Electricity). (Part III.—Adulteration of Food). Presented by Hon. Mr. Blondin, March 1, 1915.
Printed for distribution and sessional papers.

15. Report of the Minister of Agriculture for the Dominion of Canada, for the year ended 31st March, 1914. Presented by Hon. Mr. Burrell, February 8, 1915.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 11.

(This volume is bound in two parts).

15*a*. Report of the Dairy and Cold Storage Commissioner for the fiscal year ended 31st March, 1914. (Dairying, Fruit, Extension of Markets and Cold Storage). Presented by Hon. Mr. Burrell, 1915.. .. ..*Printed for distribution and sessional papers.*

15*b*. Report of the Veterinary Director General for the year ending 31st March, 1915. Presented by Hon. Mr. Burrell, 1915.. .. .. ..*Printed for distribution and sessional papers.*

16. Report of the Director and Officers of the Experimental Farms for the years ending 31st March, 1914. Presented by Hon. Mr. Burrell, March 1, 1915.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 12.

17. Criminal Statistics for the year ended 30th September, 1913. (Appendix to the Report of the Minister of Trade and Commerce for the year 1913.) Presented by Sir George Foster, 1915.. .. ..*Printed for distribution and sessional papers.*

18. Return of By-elections for the House of Commons of Canada, held during the year 1914. Presented by Hon. Mr. Speaker, March 12, 1915.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 13.

19. Report of the Minister of Public Works on the works under his control for the fiscal year ended 31st March, 1914. Volume I. Presented by Hon. Mr. Rogers, February 8, 1915
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 14.

20. Annual Report of the Department of Railways and Canals, for the fiscal period from 1st April, 1913, to 31st March, 1914. Presented by Hon. Mr. Cochrane, March 12.
Printed for distribution and sessional papers.

20*a*. Canal Statistics for the season of navigation, 1914. Presented by Hon. Mr. Cochrane, 9th April, 1915.. .. ..*Printed for distribution and sessional papers.*

20*b*. Railway Statistics of the Dominion of Canada, for the year ended 30th June, 1914. Presented by Hon. Mr. Cochrane, March 12, 1915.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 15.

20*c*. Ninth Report of the Board of Railway Commissioners for Canada, for the year ending 31st March, 1914 Presented by Hon. Mr. Cochrane, February 8, 1915.
Printed for distribution and sessional papers.

20*d*. Telephone Statistics of the Dominion of Canada, for the year ended 30th June, 1914. Presented by Hon. Mr. Cochrane, March 17, 1915.
Printed for distribution and sessional papers.

20*e*. Express Statistics of the Dominion of Canada for year ended 30th June, 1914. Presented by Hon. Mr. Cochrane, 1915... .. ..*Printed for distribution nad sessional papers.*

20*f*. Telegraph Statistics of the Dominion of Canada, for the year ended 30th June, 1914. Presented by Hon. Mr. Cochrane, March 17, 1915.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 16.

21. Forty-seventh Annual Report of the Department of Marine and Fisheries, for the year 1913-1914—Marine. Presented by Hon. Mr. Hazen, February 8, 1915.
Printed for distribution and sessional papers.

21*b*. Report and evidence in connection with the Royal Commission appointed to investigate the disaster of the *Empress of Ireland*. Presented by Hon. Mr. Hazen, 1914.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 17.

22. List of Shipping issued by the Department of Marine and Fisheries, being a list of vessels on the registry books of the Dominion of Canada on 31st December, 1914. Presented by Hon. Mr. Hazen, 1915... .. ..*Printed for distribution and sessional papers.*

23. Supplement to the Forty-seventh Annual Report of the Department of Marine and Fisheries for the fiscal year 1913-14—Steamboat Inspection Report. Presented by Hon. Mr. Hazen, March 3, 1915 .. ..*Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 18.

24. Report of the Postmaster General for the year ended 31st March, 1914. Presented by Hon. Mr. Casgrain, February 8, 1915.. .. .. ..*Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 19.

(This volume is bound in two parts).

25. Annual Report of the Department of the Interior, for the fiscal year ending 31st March, 1914.—Volume I. Presented by Hon. Mr. Roche, March 8, 1915.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 20.

25*a*. Report of Chief Astronomer, Department of the Interior for year ending 31st March, 1911. Presented by Hon. Mr. Roche, 1915.. .. ..*Printed for distribution and sessional papers.*

25*b*. Annual Report of the Topographical Surveys Branch of the Department of the Interior, 1912-13. Presented by Hon. Mr. Roche, 1914.
Printed for distribution and sessional papers.

25*c*. Report of progress of stream measurements for calendar year of 1914. Presented by Hon. Mr. Roche, 1914.. .. ..*Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 21.

25*d*. Thirteenth Report of the Geographic Board of Canada for the year ending 30th June, 1914. Presented by Hon. Mr. Roche, 1915.
Printed for distribution and sessional papers.

25*e*. Report on Bow River Water Power and Storage Investigations, seasons 1911-1912-1913. Presented by Hon. Mr. Burrell, 1915.. ..*Printed for distribution and sessional papers.*

25*f*. Report of the British Columbia Hydrographic Survey for the calendar year 1913. Presented by Hon. Mr. Burrell, 1915.. ...*Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 22.

26. Summary Report of the Geological Survey, Department of Mines, for the calendar year 1913. Presented, 1915.. .. ..*Printed for distribution and sessional papers.*

26*a*. Summary Report of the Mines Branch for the calendar year 1913. Presented, 1914.
Printed for distribution and sessional papers

CONTENTS OF VOLUME 23.

27. Report of the Department of Indian Affairs for the year ended 31st March, 1914. Presented by Hon. Mr. Roche, 11th February, 1915.
Printed for distribution and sessional papers.

28. Report of the Royal Northwest Mounted Police, 1914. Presented by Hon. Sir Robert Borden, 8th February, 1915 .. ..*Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 24.

29. Report of the Secretary of State of Canada for the year ended 31st March, 1914. Presented by Hon. Mr. Coderre, 9th February, 1915.
Printed for distribution and sessional papers.

29*b*. Report of the work of the Public Archives for the year 1913. Presented, 1915.
Printed for distribution and sessional papers.

30. The Civil Service List of Canada, 1914. Presented by Hon. Mr. Coderre, 8th February, 1915.. .. ..*Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 25.

31. Sixth Annual Report of the Civil Service Commission of Canada for the year ended 31st August, 1914. Presented by Hon. Mr. Coderre, 19th March, 1915.
Printed for distribution and sessional papers.

32. Annual Report of the Department of Public Printing and Stationery for the year ended 31st March, 1914. Presented by Hon. Mr. Coderre, 6th April, 1915
Printed for distribution and sessional papers.

33. Report of the Secretary of State for External Affairs for the year ended 31st March, 1914. Presented by Sir Robert Borden, 18th February, 1915.
Printed for distribution and sessional papers.

34. Report of the Minister of Justice as to Penetentiaries of Canada, for the fiscal year ended 31st March, 1914. Presented, 1915.. .. ..*Printed for distribution and sessional papers.*

35. Report of the Militia Council for the Dominion of Canada, for the fiscal year ending 31st March, 1914. Presented by Hon. Mr. Hughes, 10th February, 1915.
Printed for distribution and sessional papers.

CONTENTS OF VOLUME 26.

36. Report of the Department of Labour for the fiscal year ending 31st March, 1914. Presented by Hon. Mr. Crothers, 8th February, 1915.
Printed for distribution and sessional papers.

36a. Seventh Report of the Registrar of Boards of Conciliation and Investigation of the proceedings under "The Industrial Disputes Investigation Act, 1907," for the fiscal year ending 31st March, 1914. Presented by Hon. Mr. Crothers, 8th February, 1915.
Printed for distribution and sessional papers.

37. Tenth Annual Report of the Commissioners of the Transcontinental Railway, for the year ended 31st March, 1914. Presented by Hon. Mr. Cochrane, 8th February, 1915.
Printed for distribution and sessional papers.

37a. Interim Report of the Commissioners of the Transcontinental Railway, for the nine months ended 31st December, 1914. Presented by Hon. Mr. Cochrane, 15th February, 1915.. .. .. .

CONTENTS OF VOLUME 28—*Continued.*

45. Return to an Order of the House of the 20th April, 1914, for a copy of all letters, papers, tenders and other documents in regard to the purchase of any cars for the Intercolonial Railway during the years 1912 and 1913. Presented 9th February, 1915.—*Mr. Macdonald*.. .. .. .

CONTENTS OF VOLUME 28—*Continued.*

of convicts; dates of conviction; crime of which convicted; sentences passed; by whom sentenced; sentences commuted, and if so, to what. 3. For a return showing all persons in Canada, and each province, convicted during the above mentioned period of murder whose sentences have been mitigated, or who have received a free pardon, together with a statement of the offences of which they were severally convicted, with the name of convicts; dates of conviction; nature of offence; sentences; and extent of mitigation of sentences and dates. 4. For a return of instances, during the above mentioned period, in which appeal has been made on behalf of the persons convicted of capital offences to His Excellency, the Governor in Council, for the exercise of the Royal Prerogative of pardon, or mitigation of sentences, with the name of convicts; dates of conviction and place; crime of which convicted; sentences; dates of appeal; and the result. Presented 9th February, 1915.—*Mr. Wilson (Laval)*.. ..*Not printed.*

54. General Rules and Orders of the Exchequer Court of Canada made, respectively, on the 23rd September, 1914, and the 18th June, 1914. Presented by Hon. Mr. Coderre, 9th February, 1915.. .. ..*Not printed.*

54a. General Rules and Orders of the Exchequer Court of Canada made on the 15th February, 1915. Presented by Hon. Mr. Coderre, 16th March, 1915... .. ..*Not printed.*

55. Ordinances of the Yukon Territory passed by the Yukon Council in the year 1914. Presented by Hon. Mr. Coderre, 9th February, 1915... .. ..*Not printed.*

56. Return to an Order of the House of the 18th May, 1914, for a return showing the details of moneys paid to J. F. Farrington, $248.25; B. H. Smith, $469.50, and H. C. Dash, $182.40, as set forth in *Hansard* of this session, page 3071. Presented 9th February, 1915.—*Mr. McLean (Halifax)*... .. ..*Not printed.*

57. Return to an Order of the House of the 16th March, 1914, for a copy of instruction sent to Mr. Wm. Flynn, advocate, to hold investigations into charges made against employees of the Department of Marine and Fisheries in Bonaventure County, and reports made by him in such investigations. Presented 9th February, 1915.—*Mr. Marcil (Bonaventure)*.. .. ..*Not printed.*

58. Return to an Order of the House of the 27th April, 1914, for a copy of all documents bearing upon the application made to the Department of Marine and Fisheries for the dismissal of Ulric Dion, lightkeeper at St. Charles de Caplan, Quebec, and the appointment of Omer Arsenault in his place, and on the action taken by the Department in that connection. Presented 9th February, 1915.—*Mr. Marcil (Bonaventure)*.
Not printed.

59. Return to an Order of the House of the 9th February, 1914, for a copy of all agreements made and entered into between the Department of Marine and Fisheries or the Government and Railway and Express Companies, including the Intercolonial Railway, relating to the transportation of fresh fish by fast freight or express, since the year 1906; also a copy of all guarantees given to railway and express companies by the Government or any Department thereof, relating to such transportation, together with a statement of all disbursements made by the Department of Marine and Fisheries each year under the terms of such agreements or guarantees, distinguishing between disbursements made on account of fast freight and disbursements made on account of express shipments; also the number of refrigerator cars, subject to guarantee, by Department of Marine and Fisheries, forwarded by fast freight from Mulgrave or Halifax to Montreal, each calendar year since 1906, and the number of tons of freight carried by such cars each year. Also the number of refrigerator express cars forwarded from said points, Mulgrave and Halifax to Montreal, up to December 31, 1913, under the terms of an agreement made since 1911, between the Department of Marine and Fisheries and the railway or express companies or both. Also the number of tons of fresh fish carried by express companies, prior to December 31, 1913, under the last mentioned agreement; and the amount paid up to December 31, 1913, by the Department of Marine and Fisheries, under the last mentioned agreement. Also the number of tons of fresh fish carried by express companies from Mulgrave and Halifax to points west since 1906, on which the Government paid one-third, but not under the terms of the said agreement made as aforesaid, since 1911. Presented 9th February, 1915.—*Mr. Sinclair*.. .. ..*Not printed.*

60. Return to an Order of the House of the 20th April, 1914, for a return showing all the post offices in the several counties in the province of Nova Scotia for which a rent allowance, or a fuel fund, and light allowance is made, specifying the amount of such allowance in each case. Presented 9th February, 1914.—*Mr. Chisholm (Antigonish)*.
Not printed.

61. Return to an Order of the House of the 16th March, 1914, for a copy of all correspondence, letters, telegrams, etc., in the year 1913, relating to the carrying of the mails between Grand River Falls and Grand River, county of Richmond, and the awarding of the contract to Malcolm McCuspic. Presented 9th February, 1915.—*Mr. Kyte.*
....*Not printed.*

CONTENTS OF VOLUME 28—*Continued.*

62. Return to an Order of the House of the 11th May, 1914, for a copy of all letters, telegrams, correspondence and memorials since the 1st day of November, 1911, relating to the post office at Johnstown, Richmond County, N.S., and to complaints against the present postmaster and recommendations for his dismissal. Presented 9th February, 1915.—*Mr. Kyte*.. .. .. .

CONTENTS OF VOLUME 28—*Continued.*

77. Return to an Order of the House of the 8th June, 1914, for a copy of all documents bearing on an application or applications made to the Superintendent General of Indian Affairs or the Department, on an amendment to the Indian Act to facilitate the sale of the Indian Reserve of Restigouche, Que., or on the acquiring otherwise of any portion or the whole of the said reserve for industrial or other purposes, and any answers given thereto. Presented 11th February, 1915.—*Mr. Marcil (Bonaventure).*
Not printed.

78. Return to an Order of the House of the 2nd February, 1914, for a return showing the names of the sailors who have been employed on the *Eureka* during the years 1910, 1911, 1912 and 1913. Presented 12th February, 1915.—*Mr. Boulay*.. .. ..*Not printed.*

79. Return to an Order of the House of the 15th April, 1914, for a return showing the total bond issue of the Canadian Northern Railway Company and its affiliated companies; and the total cost to date of the construction of the lines of railways comprising the Canadian Northern Railway system, including terminals, sidings, etc. Presented 12th February, 1915.—*Mr. Murphy*.. .. .. .

CONTENTS OF VOLUME 28—*Continued.*

85. Partial Return to an Order of the House of the 4th March, 1914, for a return showing:—1. How many employees of the Federal Government of Canada, including all services and all departments, have been dismissed from 10th October, 1911, to the present date. 2. How many have resigned. 3. How many have deserted the service. 4. How many deserters have been punished. 5. How many new employees have been engaged or appointed by the present Government during the same period. Presented 12th February, 1915.—*Mr. Boivin*.. .. ..*Not printed.*

85*a*. Return to an Order of the House of the 4th March, 1914, for a return showing:—1. How many employees of the Federal Government of Canada, including all services and all departments, have been dismissed from 10th October, 1911, to the present date. 2. How many have resigned. 3. How many have deserted the service. 4. How many deserters have been punished. 5. How many new employees have been engaged or appointed by the present Government during the same period. Presented 4th March, 1915.—*Mr. Boivin*.. .. ..*Not printed.*

85*b*. Further Supplementary Return to an Order of the House of the 4th March, 1914, for a return showing:—1. How many employees of the Federal Government of Canada, including all services and all departments, have been dismissed from 10th October, 1911, to the present date. 2. How many have resigned. 3. How many have deserted the service. 4. How many deserters have been punished. 5. How many new employees have been engaged or appointed by the present Government during the same period. Presented 5th March, 1915.—*Mr. Boivin*.. .. ..*Not printed.*

85*c*. Further Supplementary Return to an Order of the House of the 4th March, 1914, for a return showing:—1. How many employees of the Federal Government of Canada, including all services and all departments, have been dismissed from 10th October, 1911, to the present date. 2. How many have resigned. 3. How many have deserted the service. 4. How many deserters have been punished. 5. How many new employees have been engaged or appointed by the present Government during the same period. Presented 12th March, 1915.—*Mr. Boivin*.. .. ..*Not printed.*

85*d*. Further Supplementary Return to an Order of the House of the 4th March, 1914, for a return showing:—1. How many employees of the Federal Government of Canada, including all services and all departments, have been dismissed from 10th October, 1911, to the present date. 2. How many have resigned. 3. How many have deserted the service. 4. How many deserters have been punished. 5. How many new employees have been engaged or appointed by the present Government during the same period. Presented 7th April, 1915.—*Mr. Boivin*.. .. ..*Not printed.*

86. Further Supplementary Return to an Order of the House of the 18th February, 1914, for a copy of all charges, complaints, memorials, correspondence and telegrams, not already produced, relating to officials in any department of the Government since 10th October, 1911, the number of officials dismissed, reports of investigations held in respect of such charges, items of expenditure and costs of each investigation, the names of persons appointed to office in the place of dismissed officials, and of all recommendations received in behalf of persons so appointed in the province of Prince Edward Island. Presented 12th February, 1915.—*Mr. Hughes (Kings, P.E.I.)*

Not printed.

87. Partial Return to an Order of the House of the 18th May, 1914, for a return showing in all cases in which Charles Seager, of Goderich, acted as Government Commissioner in the investigation of officials charged with partizanship, or other offences, from and including the year 1896 to the year 1900; and the names of all officials dismissed by reason of the reports of the said Charles Seager, the positions held by such officials, and when such dismissals took place; with a copy of the evidence taken in all such cases, together with the commissioners reports thereon, and also showing what fees were paid to the said Charles Seager for conducting such investigations. Presented 12th February, 1915.—*Mr. Clark (Bruce)*.. .. ..*Not printed.*

88. Return to an Order of the House of the 16th March, 1914, for a copy of all correspondence, letters, telegrams, complaints and of all other documents in any way referring to the operation of the salmon hatchery at North East Margaree, and the fish pond at Margaree Harbour from 1911 to date. Presented 15th February, 1915.—*Mr. Chisholm (Inverness)*.. .. ..*Not printed.*

89. Return to an Address to His Royal Highness the Governor General of the 11th May, 1914, for a copy of all letters, telegrams, Orders in Council, contracts, tenders, papers and other documents in possession of the Department of Public Works, and of the Department of Militia and Defence, relating to the construction of an armoury at Amherst, N.S. Presented 15th February, 1915.—*Mr. Sinclair*.. .. ..*Not printed.*

90. Letters of the Honourable Louis P. Pelletier, M.P., and the Honourable Wilfrid B. Nantel, M.P., resigning their positions as Postmaster General and Minister of Inland Revenue, respectively, and letters of the Prime Minister in acknowledgment thereof. Presented by Sir Robert Borden, 15th February, 1915.. .. ..*Not printed.*

CONTENTS OF VOLUME 28—*Continued.*

91. Report of Board of Officers on boots supplied to the Canadian Expeditionary Force. Presented by Hon. Mr. Hughes, 15th February, 1915.. .. ..*Not printed.*

92. Regulations under "The Destructive Insect and Pest Act." Presented by Hon. Mr. Burrell, 16th February, 1915.. .. ..*Not printed.*

93. Report on "The Agricultural Instruction Act," 1913-14, pursuant to Section 8 of the above named Act. Presented by Hon. Mr. Burrell, 16th February, 1915.
Printed for sessional papers only.

93*a*. Supplementary Return to an Address to His Royal Highness the Governor General of the 9th February, 1914, for a copy of all arrangements made between the Government and the various provinces under the Agricultural Instruction Act. Presented 19th February, 1915.—*Sir Wilfrid Laurier*.. .. ..*Not printed.*

93*b*. Return to an Order of the House of the 20th April, 1914, for a copy of all documents, correspondence, letters, petitions, reports, etc., exchanged between Dr. C. C. James, Mr. J. C. Chapais and each of the Provincial Ministers of Agriculture, in connection with the distribution and the administration of the federal subsidy granted to the provinces for agricultural purposes since the granting of same. Presented 23rd February, 1915. —*Mr. Lapointe (Kamouraska)*.. .. ..*Not printed.*

94. Return to an Order of the House of the 11th February, 1914, for a copy of all telegrams, correspondence, instructions, recommendations, and other documents that passed between the Shellfish Fishery Commission of 1913, and the Department of Marine and Fisheries, from the date of the appointment of said Commission to 31st December, 1913, excluding such documents as have been printed in the published report of said Commission. Presented 16th February, 1915.—*Mr. Sinclair*.. .. ..*Not printed.*

95. Return to an Order of the House of the 16th March, 1914, for a copy of all correspondence, tenders, telegrams, complaints and of all other documents in any way referring to the collecting of spawn for the Margaree Lobster Hatchery during the years 1911-12, 1912-13 and 1913-14. Presented 16th February, 1915.—*Mr. Chisholm (Inverness)*.
Not printed.

96. Return to an Order of the House of the 10th February, 1915, for a return showing the amount of coal imported into Alberta, Saskatchewan and Manitoba, respectively, from the United States during the year 1914; also the amount of duty collected in each of the said provinces during the same year. Presented 16th February, 1915.—*Mr. Buchanan*... .. ..*Not printed.*

97. Copy of the Eighth Joint Report of the Commissioners for the Demarcation of the Meridian of the 141st Degree of West Lngitude. Presented by Hon. Mr. Roche, 18th February, 1915.. .. ..*Not printed.*

98. Return to an Order of the House of the 20th April, 1914, for a copy of the agreement between the Government of Canada and the Canadian Pacific Railway Company at the time the special land grant was made whereby the Canadian Pacific Railway Company were enabled to get their land grant in one block for the purpose of establishing their present irrigation system east of Calgary, province of Alberta. Presented 18th February, 1915.—*Mr. Burnham*.. .. ..*Not printed.*

99. Return to an Order of the House of the 23rd March, 1914, for a copy of all letters, telegrams and other documents in connection with the sale of any timber on Parry Island, Parry Sound District, and of advertisements, agreements for purchase and any other documents connected with such sale or grant of timber to any person or persons. Presented 18th February, 1915.—*Mr. Arthurs*.. .. ..*Not printed.*

100. Return to an Order of the House of the 11th February, 1914, for a return showing reasons for the dismissal of Mr. Larivière, Dominion Lands Agent at Girouard; the date of his appointment and of dismissal and salary at time of dismissal; also the name of agent appointed in his place, with date of appointment and salary. Presented 18th February, 1915.—*Mr. Oliver*.. .. ..*Not printed.*

101. Annual Return respecting Trade Unions under Chapter 125, R.S.C., 1906. Presented by Hon. Mr. Coderre, 18th February, 1915.. .. ..*Not printed.*

102. A detailed statement of all bonds or securities registered in the Department of the Secretary of State of Canada, since last return (21st January, 1914) submitted to the Parliament of Canada under Section 32 of Chapter 19, of the Revised Statutes of Canada, 1906. Presented by Hon. Mr. Coderre, 18th February, 1915.. .. ..*Not printed.*

CONTENTS OF VOLUME 28—*Continued.*

103. Return to an Order of the House of the 9th February, 1914, for a copy of all petitions, memorials, letters, telegrams, papers, and documents received by any department of the Government of Canada, or any Minister of the Crown from any company, corporation, person or persons, requesting the removal of any customs duties upon wheat or wheat products entering Canada, or protesting against any diminution or removal of such custom's duties, and any replies thereto. Presented 18th February, 1915.—*Mr. Maclean (Halifax)*.. .. .. .

CONTENTS OF VOLUME 28—*Continued.*

112. Return to an Order of the House of the 15th February, 1915, for a copy of all letters, telegrams, minutes of investigation and other documents relating to the dismissal of James Brennan, fireman Intercolonial Railway at Stellarton. Presented 25th February, 1915.—*Mr. Macdonald*.. .. .. .

CONTENTS OF VOLUME 28—*Continued.*

120. Return to an Order of the House of the 15th February, 1915, for a return showing whether any exportations of food-stuffs have been made since 1st August last, to European countries, other than the United Kingdom, France and Belgium, and if so, their nature and what countries. Presented 25th February, 1915.—*Mr. Cockshutt.*
Not printed.

121. Return to an Order of the House of the 11th February, 1915, for a copy of the petition, papers, documents and letters in connection with the incorporation of the Dominion Trust Company, incorporated by Special Act of the Parliament of Canada in 1912, being Chapter 89 of 2 George V. Presented 25th February, 1915.—*Mr. Proulx.*
Not printed.

121*a*. Return to an Order of the House of the 11th February, 1915, for a copy of all the correspondence exchanged between the Department of Justice and the Government of the province of British Columbia, or any of its members, with regard to a certain Act passed by the Legislature of the said province in 1913, being Chapter 89 of 2 George V., entitled: "An Act respecting the Dominion Trust Company." Presented 4th March, 1915.—*Mr. Proulx*.. .. .. .

CONTENTS OF VOLUME 28—*Continued.*

128*b*. Return of Orders in Council which have been published in the *Canada Gazette* and in the British Columbia *Gazette*, between 11th April, 1914, and 10th December, 1914, in accordance with provisions of Subsection (*d*) of Section 38 of the regulations for the survey, administration, disposal and management of Dominion Lands within the 10-mile railway belt in the province of British Columbia. Presented by Hon. Mr. Roche, 12th March, 1915.. .. .. .

CONTENTS OF VOLUME 28—*Continued.*

139a. Return to an Order of the House of the 24th February, 1915, for a copy of all letters, papers and documents relating to the dismissal of the following officers in Shelburne County, N.S.: Wm. L. Smith, lightkeeper, Baccaro, N.S.; J. A. Arechia, harbour master, Lower Wood Harbour, and J. C. Morrison, harbour master, Shelburne, N.S. Presented 10th March, 1915.—*Mr. Law*.. .. .. *Not printed.*

140. Return to an Order of the House of the 9th March, 1914, for a return showing:—1. The amounts of money expended by this Government in the county of Portneuf from the 1st of July, 1896, to the 21st September, 1911. 2. The nature of the work done in each parish. 3. In what year such work was executed, and what amount was expended in each case. Presented 4th March, 1915.—*Mr. Sevigny*.. .. .. *Not printed.*

141. Return to an Order of the House of the 22nd February, 1915, for a copy of all papers, petitions, declarations, affidavits, sworn statements, requests, certificates and all other documents in connection with the naturalization of F. P. Gutelius, General Manager of the Intercolonial Railway. Presented 4th March, 1915.—*Mr. Gauvreau*.. .. .. *Not printed.*

142. Report of the delegates appointed to represent the Government of Canada at the Eighth International Purity Congress, held under the auspices of the World's Purity League, at Kansas City, Mo., November 5th-9th, 1914. Presented by Sir Robert Borden, 4th March, 1915. *Not printed.*

143. Return to an Address to His Royal Highness the Governor General of the 22nd February, 1915, for a copy of all complaints to the Government of the killing of one American citizen and the shooting of another by militia men, in the waters of Lake Erie, and of all correspondence with regard to the same with the British Embassy and American authorities. Presented 5th March, 1915.—*Sir Wilfrid Laurier*.. .. .. .. *Not printed.*

144. Return to an Order of the House of the 24th February, 1915, for a return showing the amounts in detail paid to Ward Fisher, of Shelburne, N.S., fishery inspector, for the years 1912 and 1913, for salary, office expenses, travelling expenses, and all other expenses. Presented 5th March, 1915.—*Mr. Law*.. .. .. *Not printed.*

145. Return to an Order of the House of the 15th February, 1915, for a return showing the names and addresses of all persons in Yarmouth County to whom the bounty under the Fenian Raid Volunteer Bounty Act has been paid; the names and addresses of all persons from said county whose applications have been rejected, and a list giving names and addresses of all applicants from said county whose applications have not yet been disposed of. Presented 5th March, 1915.—*Mr. Law*.. .. .. *Not printed.*

146. Return to an Order of the House of the 19th February, 1915, for a return showing the names and post office addresses of all persons in Guysborough County, N.S., to whom the bounty under the Fenian Raid Volunteer Bounty Act has been paid; the names and post office addresses of all persons whose applications have been rejected, and the reason for such rejections; also the names and post office addresses of all persons whose applications have been received but have not yet been paid, distinguishing between those who have been dealt with and allowed, and such applications as have been received but not yet considered, if any. Presented 5th March, 1915.—*Mr. Sinclair.* *Not printed.*

147. Return to an Order of the House, of the 12th February, 1915, for a return showing:—1. How many applications for seed grain have been received from residents of the three prairie provinces since June, 1914? 2. How many bushels of grain were included in the applications? 3. How many acres of land were to be seeded by the grain applied for? 4. How many bushels of wheat, oats and barley, respectively, the Government has on hand with which to meet the applications? 5. If arrangements have been made under which the several Provincial Governments will assist in meeting the needs of the settlers for seed grain? Presented 8th March, 1915.—*Mr. McCraney*.. .. *Not printed.*

148. Return to an Order of the House, of the 2nd February, 1914, for a return showing the number of ships chartered by the Government or any department thereof since October, 1911, to go to Hudson's Bay or James Bay; the name of each and the tonnage; the name and residence of each commanding officer; what cargo each carried, and what portion was landed, and where, what was lost and where, and what returned; with the values in each case. Presented 8th March, 1915.—*Mr. Graham*.. .. .. .. *Not printed.*

148a. Return to an Order of the House of the 3rd March, 1915, for a return showing the number of ships employed by the Railway Department, the number of men hired on vessels and on shore, and the amount expended for supplies, men and transportation from 31st March, 1914, to 31st December, 1914, in connection with the Hudson Bay Railway expenditures. Presented 22nd March, 1915.—*Mr. Macdonald*.. *Not printed.*

149. Return to an Address to His Royal Highness the Governor General, of the 9th February, 1914, for a copy of all correspondence since the 1st January last with regard to the calling of an Imperial Conference on the subject of naval defence. Presented 8th March, 1915.—*Sir Wilfrid Laurier*.. .. .. *Not printed.*

CONTENTS OF VOLUME 28—*Continued.*

150. Return to an Order of the House, of the 11th February, 1915, for a return showing the names and addresses of all persons in Antigonish County to whom the bounty under the Fenian Raid Volunteer Bounty Act has been paid; the names and addresses of all persons from said county whose applications have been rejected, and a list giving names and addresses of all applications from said county whose applications have not yet been disposed of. Presented 8th March, 1915.—*Mr. Chisholm (Antigonish).*
Not printed.

151. Return to an Order of the House, of the 3rd March, 1915, for a return showing:—1. Who were the different officers commissioned to the 17th Nova Scotia Regiment at Valcartier before they sailed for England? 2. Who are now the commissioned officers of said regiment. Presented 8th March, 1915.—*Mr. Macdonald*.. .. ..*Not printed.*

152. Return to an Order of the House, of the 9th February, 1915, for a copy of all accounts of the transfer of the storm signal at Shippigan, N.B., from its former position on land to the public wharf, showing the total cost of said transfer during the months of October and November in 1911. Presented 8th March, 1915.—*Mr. Turgeon.*
Not printed.

153. Return to an Order of the House, of the 4th May, 1914, for a copy of all correspondence, telegrams, petitions, including the signatures of such petitions, and all other documents and papers in the possession of the Department of Trade and Commerce, or the minister of said department, or in the possession of the Prime Minister, relating to any application made between 1st November, 1913, and date hereof by parties in Nova Scotia asking for Government assistance towards the transportation of fresh fish between ports in Nova Scotia and the United States. Presented 9th March, 1915.—*Mr. Sinclair.*
Not printed.

154. Statement of Mr. H. C. Crowell, staff correspondent of the Halifax *Chronicle*, and correspondence in connection with statements appearing in the press referring to alleged ill-treatment of the 17th Regiment of Nova Scotia, at Salisbury Plains. Presented by Sir Robert Borden, 9th March, 1915.. .. ..*Not printed.*

155. Return to an Order of the House, of the 3rd March, 1915, for a return showing:—1. The estimated cost of fitting up the works of the Canadian Car and Foundry Company, Limited, at Amherst, N.S., for military purposes. 2. The rent or other remuneration being paid, or will be paid, this company for the use of its buildings. 3. Who are to supply the military provisions, including food for men, coal for heating and cooking, and food and other supplies for horses quartered on these premises, and at what prices. 4. Whether it is true that forms for tendering for such military supplies could only be obtained from the office of the sitting member for Cumberland County, and in several cases forms of tender were refused to applicants. 5. Whether the Government is aware that in the case of the supplying of hay, as alleged, not only Liberals were not allowed to tender for same, but supporters of the Government were informed they would not secure any part of the contract, if any of the hay to be supplied was to be purchased from a Liberal. Presented 11th March, 1915.—*Mr. Copp*.. .. .. ..*Not printed.*

156. Return to an Address to His Royal Highness the Governor General, of the 1st March, 1915, for a copy of all correspondence of the Imperial authorities on the subject of loans from the Imperial Treasury to the Canadian Government. Presented 11th March, 1915.—*Mr. Maclean (Halifax)*.. .. ..*Not printed.*

157. Return to an Order of the House of the 3rd March, 1915, for a copy of all correspondence, recommendations, letters and telegrams relating to the appointment of H. W. Ingraham as Assistant Registrar of Alien Enemies at Sdyney, N.S., and to his dismissal from the said office. Presented 12th March, 1915.—*Mr. Kyte*.. .. ..*Not printed.*

158. Return to an Address to His Royal Highness the Governor General of the 11th February, 1915, for a copy of all correspondence relating to the purchase of, and payment by the Government for two submarines authorized by Order in Council dated the 7th August, 1914, and of any other Order or Orders in Council relating thereto; and also of all reports received by the Government or any department thereof referring to said submarines. Presented 12th March, 1915.—*Mr. Pugsley* .. ..*Printed for distribution only.*

158*a*. Supplementary Return to an Address to His Royal Highness the Governor General, of the 11th February, 1915, for a copy of all correspondence relating to the purchase of, and payment by the Government for two submarines authorized by Order in Council dated the 7th August, 1914, and of any other Order or Orders in Council relating thereto; and also of all reports received by the Government or any department thereof referring to said submarines. Presented 15th March, 1915.—*Mr. Pugsley.*
Printed for distribution only.

CONTENTS OF VOLUME 28—*Continued.*

158*b*. Further Supplementary Return to an Address to His Royal Highness the Governor General, of the 11th February, 1915, for a copy of all correspondence relating to the purchase of, and payment by the Government for two submarines authorized by Order in Council dated the 7th August, 1914, and of any other Order or Orders in Council relating thereto; and also of all reports received by the Government, or any department thereof, referring to said submarines. Presented 24th March, 1915.—*Mr. Pugsley.*
Printed for distribution only.

159. Return to an Order of the House of the 19th February, 1915, for a copy of all correspondence, telegrams, petitions, letters and all other documents in any way referring to the dismissal of Mr. Mallet, captain of the life-boat in the life-saving station at Cheticamp, and the appointment of his successor. Presented 12th March, 1915.—*Mr. Chisholm (Antigonish)*.. .. .. .

CONTENTS OF VOLUME 28—*Continued.*

170. Return to an Order of the House of the 11th February, 1915, for a copy of all petitions, letters, telegrams and correspondence regarding a proposed daily mail service between Lower South River and South Side Harbour, Antigonish County, and improved postal accommodation for the residents of the last-named district. Presented 17th March, 1915.—*Mr. Chisholm (Antigonish)*.. .. .. .

CONTENTS OF VOLUME 28—*Continued.*

180. Return to an Order of the House of the 8th March, 1915, for a return showing:—1. The number of customs officers employed at the customs port of Abercorn, Quebec, on 20th September, 1911. 2. The names of these officers. 3. The salary each one received. 4. The total amount of salaries paid the officers at this port. 5. The number of customs officers employed at the port of Abercorn at the present time. 6. The names of these officers. 7. The salary each one receives. 8. The total amount of salaries paid to the officers at this port. Presented 18th March, 1915.—*Mr. Kay*... ..*Not printed.*

181. Return to an Order of the House, of the 1st March, 1915, for a copy of all petitions, letters, communications and other documents relating to or bearing upon the dismissal of Leonard Hutchinson, chief keeper at Dorchester penintentiary. Presented 18th March, 1915.—*Mr. Copp*.. .. ..*Not printed.*

182. Return to an Order of the House of the 22nd February, 1915, for a copy of all letters, telegrams and papers generally concerning the proposed construction of a bridge to connect Isle Perrot with the mainland at Vaudreuil. Presented 18th March, 1915.—*Mr. Boyer*... .. ..*Not printed.*

182*a*. Return to an Order of the House of the 22nd February, 1915, for a copy of all letters, telegrams and papers generally concerning the proposed construction of a bridge between the Island of Montreal and the Mainland at Vaudreuil. Presented 18th March, 1915.—*Mr. Boyer* .. ..*Not printed.*

183. Return to an Order of the House of the 22nd February, 1915, for a return showing:—1. What properties have been acquired by the Government in the City of Regina since 21st September, 1911? 2. The descriptions of such properties by metes and bounds? 3. For what purposes such properties were acquired? 4. From whom such properties were purchased? 5. The total price and the price per foot paid for each property? 6. If any such property was acquired by expropriation, what tribunal determined the price to be paid for any property so expropriated? 7. The dates on which any such properties were acqnired? Presented 18th March, 1915.—*Mr. Martin* (*Regina*).

184. Return to an Order of the House of the 19th February, 1915, for a copy of all letters, telegrams, memoranda, pay-lists, recommendations and any other documents whatsoever in any wise appertaining to the construction of a wharf at Lower Burlington, in the County of Hants. Presented 18th March, 1915.—*Mr. Chisholm* (*Inverness*). *Not printed.*

185. Return to an Order of the House of the 24th February, 1915, for a copy of pay-rolls and all correspondence and vouchers in connection with the repairs to Jordan breakwater, Shelburne county, for which Leander McKenzie was contractor of works or foreman. Presented 18th March, 1915.—*Mr. Law* .. ..*Not printed.*

186. Return to an Order of the House of the 24th February, 1915, for a copy of all letters, telegrams, correspondence and pay-rolls in connection with repairs and extension of breakwater at Bluff Head, Yarmouth county, N.S., during year 1914. Presented 18th March, 1915.—*Mr. Law*.. .. ..*Not printed.*

187. Return to an Order of the House of the 22nd February, 1915, for a return showing the amounts expended by the Public Works Department in the County of Inverness each year from 1896 down to 1915. Presented 18th March, 1915.—*Mr. Chisholm* (*Inverness*).. .. ..*Not printed.*

188. Return to an Order of the House of the 24th Febrnary, 1915, for a copy of all letters, telegrams, correspondence and pay-sheets in connection with the repairs and other work on the breakwater at Sandford, Yarmouth County, N.S., during the year 1914. Presented 18th March, 1915.—*Mr. Law*.. .. ..*Not printed.*

189. Return to an Order of the House of the 1st March, 1915, for a copy of all papers, letters, petitions and other documents relating to a mail contract with David D. Heard & Sons, between Whitby and Grand Trunk Railway station, or with one John Gimblet, Whitby. Presented 19th March, 1915.—*Mr. Pardee*.. .. ..*Not printed.*

190. Copies of Reports of the Committee of the Privy Council, approved by His Royal Highness the Governor General, relating to certain advances made to the Canadian Northern Railway Company and the Grand Trunk Pacific Railway Company, respectively, together with copies of agreements made between the said companies and His Majesty. Presented by Hon. Mr. White, 19th March, 1915.. .. ..*Not printed.*

191. Return to an Order of the House of the 11th February, 1915, for a copy of all tenders received by the Post Office Department for the mail service between Caraquet and Tracadie, Gloucester County, N.B., on the 15th day of January last, with the names of the tenderers, the respective amounts of the tenders, and the name of the new contractor. Presented 19th March, 1915.—*Mr. Turgeon*.. .. ..*Not printed.*

CONTENTS OF VOLUME 28—*Continued.*

192. Return to an Order of the House of the 8th March, 1915, for a return showing:—1. The fractional areas of homestead lands or otherwise in the province of Saskatchewan sold in the year 1914. 2. The name of the purchaser, and the price paid in each case. Presented 22nd March, 1915.—*Mr. Martin (Regina)*.. .. ..*Not printed.*

193. Return to an Order of the House of the 25th February, 1915, for a return showing, in reference to the answer to question No. 6 of 9th February, and answered 15th February as per page 161 unrevised *Hansard*, the cost of furnishing the Government offices in each of the said buildings. Presented 22nd March, 1915.—*Mr. Turriff.*
Not printed.

194. Return to an Order of the House of the 1st March, 1915, for a return showing the amount of railway subsidies paid in the county of Inverness since 1896, to date, and the dates on which such subsidies were paid. Presented 22nd March, 1915.—*Mr. Chisholm (Inverness)*.. .. ..*Not printed.*

195. Return to an Order of the House of the 1st March, 1915, for a copy of all letters, papers, telegrams and other documents relating to the purchase or lease of the railway from New Glasgow to Thorburn, in the county of Pictou, known as the Vale Railway, from the Acadia Coal Company, since January, 1911, to date. Presented 22nd March, 1915. —*Mr. Macdonald*.. .. ..*Not printed.*

196. Return to an Order of the House of the 1st March, 1915, for a copy of all papers, letters, telegrams, correspondence, contracts, etc., in connection with the sale of the hay grown or the lease of certain tracts of land belonging to the Intercolonial Railway, upon which hay is grown, and which are contiguous to the properties of Charles Lavoie, Cléophas Leclerc and Joseph Parent of the Parish of Bic, county of Rimouski. Presented 22nd March, 1915.—*Mr. Lapointe (Kamouraska)*.. .. ..*Not printed.*

197. Return to an Order of the House of the 3rd March, 1915, for a copy of all letters, papers, telegrams, evidence taken at investigations, reports and all other documents relating to the suspension or other action in regard to the charge of drunkenness against Newton Hopper, conductor on the Intercolonial Railway, and to his subsequent reinstatement. Presented 22nd March, 1915.—*Mr. Macdonald*.. .. ..*Not printed.*

198. Return to an Order of the House of the 1st March, 1915, for a copy of all letters, telegrams and other papers relating to the dismissal of Bruce Wiswell, as sectionman on the Intercolonial Railway at Stellarton, Nova Scotia. Presented 22nd March, 1915.— *Mr. Macdonald*.. .. ..*Not printed.*

199. Return to an Order of the House of the 22nd February, 1915, for a return showing:— 1. The inward tonnage freight, and also the outward tonnage freight respectively, at Loggieville station of the Intercolonial Railway for each month of 1914, and also for the month of January, 1915. 2. The inward tonnage freight, and the outward tonnage freight at Chatham station, on the Intercolonial Railway for each month of 1914, and also for the month of January, 1915. 3. The inward tonnage freight, and the outward tonnage freight at Newcastle station on the Intercolonial Railway for each month of 1914, and also for the month of January, 1915. 4. The local and through passenger traffic to and through each of the above stations, respectively, during each of the months above mentioned. Presented 22nd March, 1915.—*Mr. Loggie.*
Not printed.

200. Return to an Order of the House of the 15th February, 1915, for a copy of all letters, telegrams and correspondence had by Margaret Lynch, or any person representing her, with reference to the expropriation of certain land beolnging to the said Margaret Lynch in the city of Fredericton, province of New Brunswick, by the Intercolonial Railway, and also of all letters, telegrams and correspondence had with F. P. Gutelius or any other official of the Intercolonial Railway with reference thereto. Presented 22nd March, 1915.—*Mr. Carvell*.. .. ..*Not printed.*

201. Return to an Order of the House of the 3rd March, 1915, for a copy of all documents bearing on the payment made to C. R. Scoles, New Carlisle, Quebec, in July, 1914, of balance of subsidy voted to the Atlantic and Lake Superior Railway on the recommendation of the Financial Comptroller. Presented 22nd March, 1915.—*Mr. Marcil.*
Not printed.

202. Return to an Order of the House of the 1st March, 1915, for a copy of all letters, telegrams, correspondence and reports relating to the purchase of the New Brunswick and Prince Edward Island Railway, extending from Sackville to Cape Tormentine, county of Westmorland. Presented 22nd March, 1915.—*Mr. Copp*.. .. ..*Not printed.*

203. Return to an Order of the House of the 1st March, 1915, for a copy of the tariff on flour shipments now in force on the Quebec, Oriental Railway and the Atlantic, Quebec and Western Railway. Presented 22nd March, 1915.—*Mr. Marcil*.. .. ..*Not printed.*

CONTENTS OF VOLUME 28—*Continued.*

204. Return to an Order of the House of the 22nd February, 1915, for a copy of all petitions, correspondence, complaints, reports and other documents relating to the dismissal of Alfred H. Bonnyman, postmaster of Mattatall Lake, in the county of Colchester, N.S. Presented 24th March, 1915.—*Mr. Sinclair*.. .. ..*Not printed.*

205. Return to an Address to His Royal Highness the Governor General, of the 1st March, 1915, for a copy of all correspondence, documents, charges, evidence, findings and Orders in Council in reference to the dismissal of John Thomas, postmaster at Hammond's Plain, Halifax County, N.S. Presented 24th March, 1915.—*Mr. Maclean (Halifax)*.. .. ..

CONTENTS OF VOLUME 28—*Continued.*

216. Return to an Order of the House of the 24th February, 1915, for a copy of all pay-rolls, vouchers in detail, correspondence and all other documents in connection with the following public wharves in Shelburne; breakwater or wharf at East Green Harbour; shed on public wharf at Shelburne, and repairs to Gunning Cove wharf. Presented 1st April, 1915.—*Mr. Law*.. .. .. .

CONTENTS OF VOLUME 28—*Continued.*

228. Return to an Address to His Royal Highness the Governor General of the 19th February, 1915, for a copy of all Orders in Council, letters and telegrams exchanged between the Dominion Government and the several provinces, concerning the proposed transfer of fisheries in tidal waters from the Provincial to the Federal control. Presented 1st April, 1915.—*Mr. Lemieux*.. .. .. .

CONTENTS OF VOLUME 28—*Continued.*

239. Return to an Address to His Royal Highness the Governor General, of the 23rd February, 1915, for a copy of all letters, telegrams, reports, recommendations, Orders in Council and all other documents and papers in connection with rewards to the officers and crews of steamers *John L. Cann* and *Westport III*, for their heroic efforts in saving the passengers and crews of ss. *Cobequid*, wrecked on Trinity Ledge, 13th January, 1914. Presented 7th April, 1915.—*Mr. Law*.. .. ..*Not printed.*

240. Return to an Order of the House of the 29th March, 1915, for a copy of all documents, letters, telegrams, reports, etc., relating to the dismissal of Alexandre Blais, of the city of Lévis, from the position of customs officer at Bradore Bay, and the appointment of his successor or successors. Presented 7th April, 1915.—*Mr. Bourassa*.. ..*Not printed.*

241. A Return to an Address of the Senate dated 18th March, 1915, for:—1. A return showing all appointments to the Civil Service, Department of the Interior, in that area contained in the present constituencies of Medicine Hat and Macleod, giving names, date of appointment, how appointed, and salaries from the year 1896 to the present date. 2. Also, all vacancies by death, resignation or dismissal, giving name, date, length of service and cause of dismissal in the same area and during the same period.—(*Senate*). *Not printed.*

242. Return to an Order of the House of the 1st March, 1915, for a copy of charges made against J. Herbert Sweetman, customs officer at Port Daniel Centre, Quebec, which brought about his dismissal; and also of charges against Velson Horie, lighthouse keeper at Port Daniel West, Quebec, which brought about his dismissal. Presented 8th April, 1915.—*Mr. Marcil* (*Bonaventure*).. .. .. *Not printed.*

243. Return to an Order of the House of the 22nd February, 1915, for a copy of all correspondence, recommendations, petitions, contracts, tenders and other papers and documents in any way connected with the letting of the contract for carrying the mails between Guysborough and Erinville, N.S. Presented 8th April, 1915.—*Mr. Sinclair.* *Not printed.*

244. Return to an Order of the House of the 10th March, 1915, for a copy of all reports, petitions, letters, telegrams and other documents in connection with the dismissal of W. M. Thomson from the postmastership at Fort Qu'Appelle, and of any petition or petitions for his reinstatement, and of all correspondence in connection therewith. Presented 8th April, 1915.—*Mr. Thomson* (*Qu'Appelle*).. .. ..*Not printed.*

245. Return to an Order of the House of the 22nd March, 1915, for a copy of all letters, telegrams, correspondence and petitions received in the Post Office Department, in any way referring to the calling of tenders for the Antigonish-Sherbrooke mail service, which tenders were opened or due at the Post Office Department on the 11th December last; and of all representations or requests, recommending or suggesting that new tenders should be invited as was done early in February last. Presented 8th April, 1915. —*Mr. Chisholm* (*Inverness*)... .. ..*Not printed.*

246. Return to an Order of the House of the 3rd March, 1915, for a copy of all letters, telegrams, papers and other documents in regard to a proposed rural mail delivery service between Pictou and Saltsprings, Pictou county, and as to the arrangements for the existing service between those points. Presented 8th April, 1915.—*Mr. Macdonald.* *Not printed.*

247. Return to an Address of His Royal Highness the Governor General, of the 1st March, 1915, for a copy of all letters, telegrams, reports, recommendations, Orders in Council, and all other documents and papers whatsoever relating to or in any wise connected with the establishment of rural mail routes and deliveries from Bridgetown to Granville Ferry, county of Annapolis, and especially of all letters, telegrams, reports, recommendations and documents relating to the closing of the post offices at Belleisle, Upper Granville, and the establishment of the post office at Granville Centre, all in the county of Annapolis. Presented 8th April, 1915.—*Mr. Macdonald*.. .. ..*Not printed.*

248. Return to an Order of the House of the 22nd February, 1915, for a copy of all telegrams, letters, reports, petitions and all other documents in any way referring to the proposed line of railway from Orangedale to Cheticamp. Presented 9th April, 1915.—*Mr. Chisholm* (*Inverness*).. .. ..*Not printed.*

249. Return to an Order of the House of the 11th March, 1915, for a copy of all documents, investigations, reports, correspondence, etc., relating to the burning of certain buildings oelonging to the Trois Pistoles Pulp and Lumber Company and to André Leblond, near Tobin station, on the Intercolonial Railway. Presented 9th April, 1915.—*Mr. Lapointe* (*Kamouraska*).. .. ..*Not printed.*

250. Return to an Order of the House of the 18th March, 1915, for a return showing the names of all officials, assistants and clerks, employed in the railway offices at Moncton, N.B., and the salary paid to each; also the names of officials formerly employed in said offices who have been retired on superannuation allowance, and the amount of retiring allowance being paid to each. Presented 9th April, 1915.—*Mr. Copp*.. ..*Not printed.*

CONTENTS OF VOLUME 28—*Continued.*

251. Return to an Order of the House of the 24th March, 1915, for a return showing the names of all persons from whom lands have been purchased, the quantity of land so acquired, and the amount paid therefor, in connection with the Dartmouth and Dean's Post Office Branch of the Intercolonial Railway since the date of return numbered 128 made to Parliament at the last regular session thereof. Presented 9th April, 1915.—*Mr. Maclean (Halifax)*.. .. .. .

CONTENTS OF VOLUME 28—*Continued.*

260*b*. Return to an Order of the House of the 8th March, 1915, for a return showing:—1. From how many firms or private individuals the Government or any department of the Government, has ordered service shirts since the 1st of July, 1914? 2 The names of these firms? 3. How many service shirts have been ordered from each firm? 4. How many each firm has delivered up to date? 5. How many each firm has yet to deliver? 6. The price each firm is receiving for these service shirts? Presented 10th April, 1915.—*Mr. Carroll*.. .. ..*Not printed.*

260*c*. Return to an Order of the House of the 8th March, 1915, for a return showing:—1. From how many firms or private individuals the Government or any department of the Government, has ordered winter shirts since the 1st of July, 1914? 2. The names of these firms? 3. How many winter shirts have been ordered from each firm? 4. How many each firm has delivered up to date? 5. How many each firm has yet to deliver? 6. The price each firm is receiving for these winter shirts? Presented 12th April, 1915. *Mr. McKenzie*... .. ..*Not printed.*

261. Return to an Order of the House of the 11th March, 1915, for a return showing:—1. What medical supplies or other materials have been purchased since 1st August, 1914, by the Government, or any department of the Government, from Mr. T. A. Brownlee, of Ottawa? 2. The quantities of goods purchased from him and the prices paid? 3. Whether the Government, or any? department of the Government, prepared a schedule of rates tos how what constitutes a fair and reasonable price for such goods purchased? 4. If so, if a careful check was made to see that a fair and reasonable price was charged? 5. The total value of the goods delivered up to date? 6. The total value of the goods which have been ordered from Mr. T. A. Brownlee, but which to this date have not been delivered? Presented 9th April, 1915.—*Mr. Kyte*.. .. ..*Not printed.*

262. Return to an Order of the House of the 8th March, 1915, for a return showing:—1. From how many firms or private individuals the Government, or any department of the Government, has ordered kit bags since the 31st of July, 1914? 2. The names of these firms? 3. How many kit bags have been ordered from each firm? 4. How many each firm has delivered up to date? 5. How many each firm has yet to deliver? 6. The price each firm is receiving for these kit bags? Presented 9th April, 1915.—*Mr. Kyte*. *Not printed.*

263. Return to an Order of the House of the 11th March, 1915, for a return showing:—1. What medical supplies or other materials have been purchased since 1st August, 1914, by the Government, or any department of the Government, from Mr. S. J. Stevenson, or the Waverley Pharmacy? 2. The quantities of goods purchased from him and the prices paid? 3. Whether the Government, or any department of the Government, prepared a schedule of rates to show what constitutes a fair and reasonable price for such goods purchased? 4. If so, if a careful check was made to see that a fair and reasonable price was charged? 5. The total value of the goods delivered by Mr Stevenson, or Waverley Pharmacy, up to date? 6. The total value of the goods which have been ordered from Mr. S. J. Stevenson, or Waverley Pharmacy, but which to this date have not been delivered? Presented 9th April, 1915.—*Mr. Chisholm (Antigonish)*. *Not printed.*

264. Return to an Order of the House of the 8th March, 1915, for a return showing:—1. From how many firms or private individuals the Government, or any department of the Government, has ordered suits of underwear since the 1st July, 1914? 2. The names of these firms? 3. How many suits of underwear have been ordered from each firm? 4. How many each firm has delivered up to date? 5. How many each firm has yet to deliver? 6. The price each firm is receiving for these suits of underwear? Presented 9th April, 1915.—*Mr. Law*.. .. ..*Not printed.*

265. Return to an Order of the House of the 11th March, 1915, for a return showing:—1. What medical supplies or other materials have been purchased since 1st August, 1914, by the Government, or any department of the Government, from Mr. W. B. McDonald, of Ottawa? 2. The quantities of goods purchased from him and the prices paid? 3. Whether the Government, or any department of the Government, prepared a schedule of rates to show what constitutes a fair and reasonable price for such goods purchased? 4. If so, if a careful check was made to see that a fair and reasonable price was charged? 5. The total value of the goods delivered by Mr. McDonald up to date? 6. The total value of the goods which have been ordered from Mr. McDonald, but which to this date have not been delivered? Presented 9th April, 1915.—*Mr. Carroll*. *Not printed.*

266. Report of Thomas R. Ferguson, commissioner appointed to investigate matters pertaining to the Blood Indian Reserve and the acquisition of certain Indian lands by Messrs. James A. Stuart, Frank Pedley and William J. White, together with the evidence taken in the said investigation. Presented by Hon. Mr. Coderre, 10th April, 1915. *Not printed.*

CONTENTS OF VOLUME 28—*Continued.*

267. Return to an Order of the House of the 17th March, 1915, for a copy of all petitions, letters, documents, etc., between persons in the province of Nova Scotia and the Department of Trade and Commerce since 1st August last, with regard to Atlantic ocean freight rates on subsidized steamers or otherwise. Presented 10th April, 1915.—*Mr. Maclean (Halifax)*.. .. .. .

CONTENTS OF VOLUME 28—*Continued.*

278. Return to an Order of the House of the 8th April, 1915, for a return showing:—1. The number of employees connected with the administration of the Three Rivers post office on the 21st September, 1911, and the annual amount paid in salaries at that date for such service. 2. The number of employees connected with the administration of the Three Rivers post office at the present date, and the amount of the annual salaries paid for such service. 3. The number of employees in the Customs Department for Three Rivers on the 21st September, 1911, and the amount of the annual salaries paid for such service. 4. The number of employees in the Customs Department for Three Rivers at the present date, and the annual amount of the salaries paid for such service. 5. The number of employees in the Inland Revenue Department for the district of Three Rivers on the 21st September, 1911, and the annual amount of salaries paid for such service. 6. The number of employees at the present date in the Inland Revenue Department for the district of Three Rivers, and the amount of the annual salaries paid for such service. 7. The number of employees, and the amount paid in salaries for the works on the St. Maurice, in the county of Champlain, during the year 1911-12. 8. The number of employees, and the amount of salaries paid per year for the works on the St. Maurice, in the county of Champlain, since 1911-12. 9. If the employees whose names follow, were dismissed on the 26th and 27th November, 1914, and the 4th and 5th January, 1915; Wildé Lavalée, Pierre Thicierge, Joseph Paquin, sr., Joseph Paquin, jr., Athanase Gélinas, clerks. 10. If so, at whose request, and for what reasons. 11. If those days were taken off the salaries of such employees. Presented 13th April, 1915.—*Mr. Bureau*.. .. .. .

CONTENTS OF VOLUME 28—*Continued.*

289. Report and evidence upon the matter known as: "Grazing Ranch No. 2422, J. G. Turriff, A. J. Adamson, and J. D. McGregor." Presented by Hon. Mr. Coderre, 13th April, 1915.. .. .. .

REPORT

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

DOMINION OF CANADA

FOR THE

YEAR ENDED DECEMBER 31

1914

VOLUME I

INSURANCE COMPANIES OTHER THAN LIFE

PRINTED BY ORDER OF PARLIAMENT

OTTAWA
PRINTED BY J. DE L. TACHÉ, PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1915

TABLE OF CONTENTS, 1914.

VOLUME I.

PAGE.

REPORT OF SUPERINTENDENT OF INSURANCE TO MINISTER OF FINANCE FOR 1914, DATED 10th MAY, 1915. REFERRING TO:
Fire Insurance, 1914:—
Fire premiums and losses in Canada and rate of losses paid to premiums received in1914 ... v
Fire premiums and losses in Canada and rate of losses paid to premiums received for the years 1869–1914 ... vi
Fire Insurance written and losses incurred in Canada in 1914 ... vii
Fire Insurance done in Canada in 1914 ... xi
Summary of income and expenditure of British companies ... xiii
Summary of income and expenditure of United States and other companies ... xv
Statement of gains and losses in surplus for Canadian Fire Companies during 1914 ... xxi
Income for the years 1875–1914—Canadian Companies ... xxiii
Expenditure for the years 1875–1914—Canadian Companies ... xxiv
Canadian Fire Companies in foreign fields ... xxv
Insurance other than Fire and Life, 1914 ... xxv
Statement of gains and losses in surplus for Canadian Companies other than Fire or Life during 1914 ... xxvii
Accident Insurance, 1914 ... xxviii
Guarantee Insurance, 1914 ... xxviii
Sickness Insurance, 1914 ... xxix
Plate Glass Insurance, 1914 ... xxix
Burglary Insurance, 1914 ... xxix
Steam Boiler Insurance, 1914 ... xxix
Automobile Insurance, 1914 ... xxix
Weather Insurance, 1914 ... xxx
Title Insurance, 1914 ... xxx
Sprinkler Leakage Insurance, 1914 ... xxx
Live Stock Insurance, 1914 ... xxx
Inland Transportation Insurance, 1914 ... xxx
Classification of Licensed Companies ... xxxi
Classification of deposits ... xxxi
Classification of premiums received in 1914 ... xxxii
Rules and Regulations of Treasury Board regarding the acceptance of securities for deposit ... xxxiv
Legal Decisions—
(1) Fire Insurance:
B.C. Hop Co., E. Clemens-Horst Co. and Bank of Montreal v. Fidelity-Phenix Fire Insurance Co. ... xxxvii
Dame Cox et *vir* and Anderson et al. v The Phoenix Ass. Co. ... xxxviii
Douglas Bros. v. Acadia Fire Insurance Co ... xxxviii
Evangeline Fruit Co. Ltd. v. Provincial Fire Insurance Co. of Canada ... xxxix
La Compagnie d'Assurance Mutuelle des Industries v. Morency ... xxxix
Maple Leaf Milling Co. Ltd. v. Colonial Assurance Co. ... xxxix
Phoenix Assurance Co. v. Morin ... xl
Robillard du Mazuel v. The Springfield Fire and Marine Insurance Co ... xl
Union Assurance Co. et al v. B. C. Electric Ry. Co ... xl
Westminster Woodworking Co. et al v. Stuyvesant Insurance Co. et al ... xli
(2) Accident Insurance:
Guay v. Provident etc. Insurance Co ... xli
(3) Guarantee Insurance:
Town of Arnprior v. United States Fidelity and Guaranty Co ... xli
The St. Lawrence Realty Co. Ltd. v. The Maryland Casualty Co ... xliii
Wright v. Western Canada Accident Co ... xliii
(4) Hail Insurance:
Laird v. Canada Weather Insurance Co ... xliii
(5) Miscellaneous cases:
Supreme Court Alberta *re* Western Canada Fire Insurance (in liquidation), Cowper's Case ... xliv
Westminster Woodworking Co. *et al* v. Stuyvesant Insurance Co., *et al* ... xliv
Legislation:—
Dominion legislation ... xlv
Alberta legislation ... xlvii
Manitoba legislation ... lix
Nova Scotia legislation ... lxix
Ontario legislation ... lxx
Quebec legislation ... lxxi
Saskatchewan legislation ... lxxii
Provincial taxes and fees ... lxxx
Insolvent Companies in the hands of Liquidators:—
The Victoria-Montreal Fire Insurance Co ... lxxxiii
The Ontario Accident Insurance Co ... lxxxiv
The Empire Accident and Surety Co ... lxxxiv

Rimouski Fire lxxxiv
Ontario Fire lxxxvi
Licenses recently issued and application for licenses under consideration lxxxvii
Valuation of securities lxxxvii

FIRE.

Abstract of Fire Insurance in Canada for 1914 xc
Premiums received for Fire Insurance in Canada for years 1869 to 1914 xciv
Losses paid for Fire Insurance in Canada for years 1869 to 1914 cvii
Summary of Fire Insurance in Canada for years 1869 to 1914 cxxi
Abstract of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by companies transacting Fire and other classes of Insurance for 1914 cxxiv
Assets and Liabilities of Canadian Companies doing business of Fire and other Insurance for 1914 cxxxiii
Assets and Liabilities in Canada of British, United States and other Companies doing business of Fire or of Fire and other classes of Insurance, 1914 cxxxvi
Cash Income and Expenditure of Canadian, British, United States and other Companies doing Fire, &c., business for 1914 cxlii
Percentage or Ratio of Losses to Premiums, Premiums to Risks, &c., &c., of all Companies doing Fire or Fire and other insurance for 1914 cxlviii
Analysis and Summary of Fire Insurance in unlicensed Companies, Associations or Underwriters for 1914 cliii
Detailed Statement of Fire Companies ..... 1 to 254

OTHER THAN FIRE OR LIFE.

Assets and Liabilities of Canadian Accident, Guarantee, Plate Glass, &c., Companies cliv
Assets and Liabilities in Canada of Companies other than Canadian doing business of Accident, Guarantee, Plate Glass, &c., 1914 clviii
Income and Expenditure of Canadian Companies doing business of Accident, Guarantee, Plate Glass, &c., 1914 clxi
Income and expenditure in Canada of Companies other than Canadian doing business of Accident, Guarantee, Plate Glass, &c., 1914 clxiii
Abstract of Miscellaneous Insurance in Canada, 1914:—
Accident clxiv
Automobile clxv
Burglary clxv
Employers' Liability clxvi
Guarantee clxvi
Hail clxvii
Inland Transportation clxvii
Live Stock clxviii
Plate Glass clxviii
Sickness clxviii
Sprinkler Leakage clxix
Steam Boiler clxx
Title clxx
Tornado clxx
Weather clxxi
Detailed Statements of Accident, Guarantee, Plate Glass, and other Insurance Companies ..... 255 to 401

List of Companies licensed to do business in Canada under the Insurance Act, as at June 11, 1915, with names of Chief Agent and amount of deposit with Receiver General clxxix

---

Statement of Assessments made on Companies other than Life for the year ending March 31, 1914 561

THE INDEX to the individual Companies will be found at the end of the book.

APPENDICES.

APPENDIX A—
Canadian Directors or Advisory Boards and Trustees of British and American Companies 404
List of Directors and Shareholders of Canadian Companies other than Life 405
APPENDIX B—
General Business Statements of British and other Companies which were not printed with Canadian Business Statements 519

INSURANCE DEPARTMENT,
OTTAWA, May 10, 1915.

To the Honourable W. T. WHITE,
Minister of Finance.

SIR,—I have the honour herewith to submit the statements in detail of Insurance Companies, other than Life Insurance Companies, which are contained in a separate volume, for the year 1914, together with such an abstract and analysis of them as appear proper to exhibit the progress of the business and the condition of the companies.

FIRE INSURANCE, 1914.

During the year 1914 the business of fire insurance in Canada was carried on by 82 companies; of these 24 were Canadian, 24 British, 31 United States and 3 French. Of the British companies, one, the Marine Insurance Co., transacted fire insurance only in connection with its automobile business.

This list of companies differs from that of the previous year by the disappearance of five Canadian companies, the Central Canada Manufacturers, the Nova Scotia, the Ontario, the Rimouski and the Sovereign, and the addition of two United States companies, the Globe and Rutgers and the National-Ben Franklin and one French company, La Nationale Compagnie anonyme d'assurances.

During the year 1914 the Equity Fire Insurance Co. reinsured its policies with the National-Ben Franklin, and is being wound up.

Since the beginning of 1915 La Compagnie Française du Phenix has received a license for fire business.

FIRE PREMIUMS AND LOSSES IN CANADA IN 1914.

Cash received for premiums during the year in Canada amounted to $27,499,158, being greater than that received in 1913 by $1,753,211, and the amount paid for losses was $15,347,284, which is greater than that paid in 1913 by $1,343,525. The ratio of losses paid to premiums received is shown in the following table:—

FIRE INSURANCE IN CANADA, 1914.

Companies.	Paid for Losses.	Received for Premiums.	Rate of Losses paid per cent of premiums received.	The same for 1913.
	$	$		
Canadian	2,972,304	5,016,653	59·25	59·23
British	7,796,480	13,710,907	56·86	52·82
United States and other	4,578,500	8,771,598	52·20	53·86
Totals	15,347,284	27,499,158	55·81	54·39

The corresponding results for the forty-six years over which our records extend, are given below:—

FIRE INSURANCE IN CANADA.

Year.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.
	$	$	
1869	1,785,539	1,027,720	57·56
1870	1,916,779	1,624,837	84·77
1871	2,321,716	1,549,199	66·73
1872	2,628,710	1,909,975	72·66
1873	2,968,416	1,682,184	56·67
1874	3,522,303	1,926,159	54·68
1875	3,594,764	2,563,531	71·31
1876	3,708,006	2,867,295	77·33
1877	3,764,005	8,490,919	225·58
1878	3,368,430	1,822,674	54·11
1879	3,227,488	2,145,198	66·47
1880	3,479,577	1,666,578	47·90
1881	3,827,116	3,169,824	82·83
1882	4,229,706	2,664,986	63·01
1883	4,624,741	2,920,228	63·14
1884	4,980,128	3,245,323	65·16
1885	4,852,460	2,679,287	55·22
1886	4,932,335	3,301,388	66·93
1887	5,244,502	3,403,514	64·90
1888	5,437,263	3,073,822	56·53
1889	5,588,016	2,876,211	51·47
1890	5,836,071	3,266,567	55·97
1891	6,168,716	3,905,697	63·31
1892	6,512,327	4,377,270	67·22
1893	6,793,595	5,052,690	74·37
1894	6,711,369	4,589,363	68·38
1895	6,943,382	4,993,750	71·92
1896	7,075,850	4,173,501	58·98
1897	7,157,661	4,701,833	65·69
1898	7,350,131	4,784,487	65·09
1899	7,910,492	5,182,038	65·51
1900	8,331,948	7,774,293	93·31
1901	9,650,348	6,774,956	70·20
1902	10,577,084	4,152,289	39·26
1903	11,384,762	5,870,716	51·57
1904	13,169,882	14,099,534	107·06
1905	14,285,671	6,000,519	42·00
1906	14,687,963	6,584,291	44·83
1907	16,114,475	8,445,041	52·41
1908	17,027,275	10,279,455	60·37
1909	17,049,464	8,646,826	50·72
1910	18,725,531	10,292,393	54·96
1911	20,575,255	10,936,948	53·16
1912	23,194,518	12,119,581	52·25
1913	25,745,947	14,003,759	54·39
1914	27,499,158	15,347,284	55·81
Totals	396,480,875	242,965,933	61·28

Taking the totals for the same forty-six years, according to the nationalities of the companies, the following are the results:—

FIRE INSURANCE IN CANADA FOR THE FORTY-SIX YEARS—1869-1914.

Companies.	Premiums received.	Losses Paid.	Rate of Losses paid per cent of premiums received.
	$	$	
Canadian	86,671,532	54,574,287	62·97
British	239,403,944	148,555,180	62·05
United States and other	70,405,399	39,836,466	56·58
Totals	396,480,875	242,965,933	61·28

The loss rate for 1914 (55·81) is 5·49 below the average for the forty-six years over which our records extend.

Obtaining an approximation to the losses incurred during the year, by excluding the estimates for losses outstanding at the beginning of the year, and including the amounts estimated for those of the year still unsettled, the ratio of the losses incurred to premiums received comes out 57·82 per cent, which is 1·11 per cent greater than the 56·71 of the previous year, and is 2·06 per cent less than the average for the last fifteen years (59·88). The following are the rates of incurred losses from 1900.—

Companies.	1914	1913.	1912.	1911.	1910	1909	1908.	1907.	1906	1905.	1904.	1903.	1902.	1901.	1900.
Canadian	61·50	61·31	52·59	53·08	60·41	55·87	72·11	53·28	52·68	48·71	97·50	53·17	42·51	58·22	83·25
British	58·15	54·78	50·95	53·80	57·01	49·74	58·07	55·22	46·65	43·07	110.34	50·97	40·40	74·15	97·99
U.S. and other	55·19	56·96	50·21	48·95	59·72	46·72	55·74	51·36	40·45	38·01	110.55	47·93	38·61	66·83	107.17
Totals	57·82	56·71	51·12	52·54	58·40	50·46	60·77	54·02	46·73	43·30	10776	50·94	40·55	70·29	97·00

Fire Insurance in Canada in 1914.

Excluding the business of the Equity Fire Insurance Co. for which figures are not available, the gross amount of policies, new and renewed, taken during the year by fire companies was $3,104,101,568, which is greater by $178,901,015 than the amount taken in 1913. The premiums charged thereon amounted in 1914 to $36,185,927, being $838,788 greater than the amount charged the previous year. The rate of premiums (1·166) is lower than that of 1913 (1·208). The loss rate (55·81) is 1·42 per cent higher than the loss rate of the previous year (54·39) and 5·47 per cent less than the average loss rate (61·28) for the past forty-six years.

The rate per cent of premiums charged upon risks taken is shown in the following table:—

Companies.	Gross amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1913.	The same for 1912.	The same for 1911.	The same for 1910.	The same for 1909.
	$	$ cts.						
Canadian.....	663,539,377	8,206,195 43	1·24	1·33	1·36	1·41	1·38	1·44
British.....	1,398,200,494	16,578,711 76	1·19	1·21	1·26	1·33	1·33	1·38
U.S. and other..	1,042,361,697	11,401,019 52	1·09	1·11	1·28	1·33	1·41	1·45
Totals.....	3,104,101,568	36,185,926 71	1·17	1·21	1·29	1·35	1·36	1·41

The decrease in the amounts taken in 1914 as compared with 1913 among Canadian companies is $49,112,609. Among British companies there is an increase of $79,275,400, and among United States and other companies there is an increase of $148,738,224.

In 1913 the increases in amounts written among Canadian, British, United States and other companies reporting to the Department were $59,069,560, $170,528,776, and $321,440,485 respectively.

The details of the increase and decrease for the individual companies are as follows:—

CANADIAN COMPANIES.

Increase.—Beaver, $4,605,656; British America, $7,640,488; British Colonial, $21,565,421; Canada National, $4,013,087; Factories, $8,979,489; Imperial Underwriters, $5,814,853; Mercantile, $1,169,064; Mount Royal, $14,272,549; North West, $2,243,557; Quebec, $953,975; Total, $71,258,139.

Decrease.—Acadia, $758,509; Anglo-American, $8,075,240; British North-western, $803,570; Canadian, $1,710,509; Central Canada Mf'rs., $8,807,127; Dominion, $5,451,406; Equity, $20,756,770; Hudson Bay, $9,117,186; Liverpool-Manitoba, $4,639,632; London Mutual, $1,927,798; Montreal-Canada, $3,167,686; North Empire, $27,312; Occidental, $2,692,715; Pacific Coast, $2,103,488; Rimouski, $28,825,327; Western, $21,506,473; Total, $120,370,748.

Total decrease, $49,112,609.

BRITISH COMPANIES.

Increase.—Caledonian, $926,001; Employers' Liability, $8,573,195; General Accident, $2,909,544; Guardian, $10,687,661; Law Union and Rock, $4,691,515; London and Lancashire Fire, $15,955,249; London Assurance, $1,911,407; North British and Mercantile, $993,215; Northern $3,338,622; Norwich Union, $2,861,143; Palatine, $3,415,363; Phoenix, $570,860; Provincial, $2,358,-515; Royal, $12,751,756; Royal Exchange, $3,668,503; Scottish Union and National, $2,981,468; Sun $4,823,649; Union Assurance, $2,808,659; Yorkshire, $3,504,627; Total, $89,730,952.

Decrease.—Alliance, $137,172; Atlas, $259,279; Commercial Union, $6,002,497; Liverpool & London & Globe, $4,056,604; total, $10,455,552. Total increase, $79,275,400.

UNITED STATES AND OTHER COMPANIES.

Increase—Ætna, $5,879,546; American Lloyds, $1,323,997; California, $1,266,337; Connecticut, $2,210,588; Continental, $6,211,398; Equitable, $7,552,452; Fidelity-Phenix, $1,678,900; Fireman's Fund, $4,190,617; German-American, $26,953,277; Germania, $629,548; Glens Falls, $13,228,895; Globe & Rutgers, $14,447,534; Home, $8,029,393; Insurance Co. of North America, $3,029,277; Insurance Co. of State of Pennsylvania, $1,090,370; National, $8,922,799; National-Ben Franklin, $26,768,010; National Union, $1,278,439; National of Paris, $11,187,317; Niagara, $2,275,433; Providence-Washington, $3,458,430; Queen, $1,989,071; Springfield Fire & Marine, $10,675,417; St. Paul, $1,621,565; L'Union of Paris, $1,529,279; Westchester, $1,946,791; total, $169,374,680.

Decrease—American Central, $3,636,584; American, $507,144; Firemen's, $1,306,916; Generales, $727,431; Hartford, $4,872,832; Lumber, $867,133; Northwestern National, $4,203,567; Phœnix of Hartford, $4,514,849; total, $20,636,456.

Total increase, $148,738,224.

PREMIUMS AND LOSSES COMPARED WITH RISKS.

The average rate of premiums charged on each $1,000 of risks taken in 1914 is $11·657, as against $12·804, which was the corresponding rate in 1913. The individual rates for the different companies will be found in the annexed table, and will be seen to vary considerably, as might naturally be expected, considering the varieties of the business done by the companies.

The losses incurred (approximate) during the year, compared with the amount of risk current (taking for this the mean of the amounts in force at the beginning and end of the year), have been at the average rate of $4.67 per $1,000 current risk. The corresponding rates for 1882-3-4-5-6-7-8-9-90-1-2-3-4-5-6-7-8-9-1900-1-2-3-4-5-6-7-8-9-10-11-12-13, are $5.68, $5.56, $5.37, $4.54, $4.58, $5.70, $4.70, $4.19, $4.84, $5.33, $5.61, $6.17, $5.50, $5.75, $5.15, $5.38, $6.20, $4.99, $8.38, $6.68, $4.06, $5.22, $12.05, $4.88, $4.97, $5.69, $6.41, $4.83, $5.61, $5.07, $4.73, and $5.00 respectively.

The losses, are, however, as usual, distributed very unevenly among the different companies, as appears from the following, computed on the above basis, where for convenience of comparison, the corresponding rates for 1913 are appended within parentheses:

Beaver, $0.11 ($.....); American Lloyds, $0.15 ($3.89); British Colonial $2.60 ($4.70); Firemen's, $3.12 ($5.45); Scottish Union & National, $3.13 ($3.90); Pacific Coast, $3.19 ($1.81); Connecticut, $3.36 ($5.88); National-Ben Franklin $3.37 ($.....); Royal Exchange, $3.37 ($4.35); London Assurance, $3.53 ($3.84); Western, $3.63 ($3.16); Alliance, $3.68 ($2.54), British America, $3.75 ($3.38); Canadian, $3.76 ($3.73); Commercial Union, $3.77 ($3.72); Quebec, $3.79 ($4.60); Hartford, $3.87 ($4.08); Royal, $3.96 ($4.40); Anglo-American, $3.98 ($4.58); General Accident, $4.09 ($6.03); Mount Royal, $4.13 ($4.22); Ins. Co. of North America, $4.18 ($5.68); Canada National, $4.27 ($3.90); London Mutual, $4.32 ($3.87); Phoenix of Hartford, $4.33 ($4.51); Caledonian, $4.37 ($4.27); Montreal-Canada, $4.45 ($4.89);

St. Paul, $4.47 ($5.90); Fidelity-Phenix, $4.54 ($7.37), London & Lancashire, $4.67 ($3.91); Union Assurance Society, $4.67; ($4.80); Home, $4.71 ($4.47); Sun, $4.74 ($5.42); Queen, $4.88 ($5.10); Phoenix of London, $4.89 ($5.01); Springfield, $4.94 ($5.91); Hudson Bay, $4.97 ($9.26); Norwich Union, $5.07 ($5.25); Ætna, $5.11 ($5.01); Dominion, $5.11 ($5.64); North British, $5.14 ($4.88); German-American, $5.15 ($5.08); Atlas, $5.21 ($4.67); Law, Union & Rock, $5.28 ($4.55); National of Hartford, $5.41 ($7.87); Continental, $5.51 ($5.87); Liverpool & London & Globe, $5.51 ($4.88); North West, $5.53 ($5.08); Guardian, $5.57 ($6.31); Yorkshire, $5.61 ($6.41); Liverpool-Manitoba, $5.62 ($5.46); Niagara, $5.62 ($4.03); Northwestern National, $5.62 ($3.16); L'Union of Paris, $5.62 ($8.22); Acadia, $5.64 ($5.83); National Union, $5.77 ($9.74); Nationale of Paris, $5.86 ($.....); Employers' Liability, $6.06 ($5.39); Northern, $6.15 ($5.07); Mercantile, $6.57 ($4.06); Imperial Underwriters, $6.66 ($6.00); Factories, $6.80 ($6.97); Equity, $6.87 ($4.24); British Northwestern, $7.01 ($5.73); Palatine, $7.02 ($7.12); Generales of Paris, $7.33 ($9.78); Germania, $7.96 ($14.60); Fireman's Fund, $8.13 ($4.96); Globe & Rutgers, $8.23 ($.....); American, $8.28 ($12.18); Providence-Washington, $8.42 ($7.96); Westchester, $8.56 ($8.75); Provincial, $8.60 ($4.68); Occidental, $8.76 ($8.43); American Central, $8.84 ($7.57); Glens Falls, $9.16 ($.....); California, $9.27 ($5.34); Insurance Co. of State of Pennsylvania, $9.66 ($6.98); North Empire, $10.03 ($8.69); Equitable, $10.23 ($8.04); Lumber, $14.39 ($14.89).

The annexed table gives the gross amount of risks taken by the several companies during the year, and the premiums charged thereon, and also the distribution of losses with the proportionate rate of premiums to risks, and the proportion of the amounts paid for losses to those received for premiums during the year. For convenience of comparison the rates of 1913 are appended. It must be noted that the premiums in the second column are those charged on the whole gross amount of risk taken by each company during the year.

Fire Insurance done in Canada in 1914.

Companies.	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1913.	Net cash paid during the Year for Losses.	Net cash received during the Year for Premiums.	Rate of losses paid per cent of premiums received.	The same for 1913.
Canadian Companies.	$ cts.	$ cts.			$ cts.	$ cts.		
Acadia Fire	18,326,431	251,132 91	1·37	1·39	88,906 33	142,580 19	62·36	55·55
Anglo-American	21,469,043	289,839 23	1·35	1·42	122,659 10	204,229 06	60·06	64·93
Beaver Fire	4,605,656	77,478 78	1·68	.....	445 55	29,334 55	1·52	.....
British America	73,780,407	788,634 91	1·07	1·29	296,395 93	489,749 96	60·52	53·59
British Colonial	28,710,954	309,120 38	1·08	1·33	26,494 37	198,128 58	13·37	32·55
British North Western	5,593,064	102,461 57	1·83	1·48	38,831 50	46,321 42	83·83	36·68
Canada National	22,152,139	242,961 49	1·55	1·53	79,174 06	176,608 94	44·83	37·86
Canadian Fire	28,555,652	455,783 50	1·60	1·61	121,912 53	279,683 19	43·59	45·20
Dominion Fire	28,158,802	391,846 47	1·39	1·42	156,371 47	213,768 63	73·15	68·18
Equity Fire	.....	.....	.....	1·29	87,920 69	−15,608 59	.....	81·41
Factories Insurance Co	34,445,750	436,374 76	1·27	1·69	149,851 98	284,285 95	52·71	43·27
Hudson Bay	9,922,357	186,250 01	1·88	1·56	49,339 94	87,867 95	56·15	86·16
Imperial Underwriters	10,528,108	121,942 36	1·16	1·80	41,357 49	95,354 95	43·37	27·23
Liverpool-Manitoba	39,478,395	529,725 43	1·34	1·32	250,558 10	419,495 38	59·73	53·09
London Mutual	72,959,675	666,179 61	0·91	1·00	399,399 44	525,656 56	75·98	61·63
Mercantile Fire	25,390,361	300,096 92	1·18	1·26	171,602 51	244,851 28	70·08	40·81
Montreal-Canada	14,536,123	199,421 36	1·37	1·46	95,709 92	131,264 82	72·91	64·24
Mount Royal	47,141,384	593,152 88	1·26	1·27	152,046 80	381,844 02	39·82	51·89
North Empire Fire	11,033,400	216,804 45	1·96	1·83	63,427 48	93,409 64	67·90	47·17
North West Fire	14,163,792	194,681 23	1·37	1·40	69,258 37	125,711 28	55·09	40·15
Occidental Fire	5,874,485	138,677 99	2·36	2·35	82,232 41	129,812 02	63·35	53·09
Pacific Coast Fire	12,243,156	169,833 77	1·39	1·36	39,837 47	75,550 74	52·73	20·64
Quebec Fire	28,001,652	308,664 91	1·10	1·06	122,804 66	247,034 52	49·71	51·94
Western	106,468,591	1,135,130 51	1·07	1·20	265,767 31	409,718 87	64·87	43·02
Totals	663,539,377	8,206,195 43	1·24	1·33	2,972,305 41	5,016,653 91	59·25	59·23
British Companies.								
Alliance	26,155,118	252,995 49	·97	1·00	144,835 78	213,203 43	67·93	34·97
Atlas	48,149,735	612,457 67	1·27	1·30	328,301 39	526,215 76	62·39	50·72
Caledonian	45,463,173	526,309 59	1·16	1·17	274,449 83	442,976 40	61·96	51·88
Commercial Union	102,738,333	1,104,297 71	1·07	1·04	470,221 95	1,000,068 65	47·02	41·75
Employers' Liability	35,333,456	385,714 47	1·09	1·16	153,515 04	308,401 94	49·78	43·78
General Accident Fire and Life	29,702,725	342,510 85	1·15	1·24	111,151 56	267,202 87	41·60	53·88
Guardian Ass. Co	86,567,723	1,120,801 47	1·29	1·36	558,248 43	958,194 85	58·26	64·34
Law, Union and Rock	28,687,972	334,763 71	1·17	1·16	137,003 43	282,304 80	48·53	48·05
Liverpool and London and Globe	142,723,265	1,788,922 19	1·25	1·22	902,101 48	1,383,304 77	65·21	55·61
London and Lancashire	83,550,996	897,887 18	1·07	1·20	391,199 94	691,560 77	56·57	45·42
London Assurance	31,718,256	374,697 19	1·18	1·19	128,501 62	310,412 16	41·40	46·62
Marine Insurance Co.	None.	None.	.....	.....	None.	None.	.....	.....
North British and Mercantile	96,286,336	1,140,073 59	1·18	1·18	595,746 20	943,906 87	63·11	58·37
Northern Assurance	67,398,717	877,017 61	1·30	1·30	469,371 88	736,047 16	63·77	52·44
Norwich Union Fire	73,606,390	889,302 49	1·21	1·31	470,923 01	770,641 88	61·11	58·33
Palatine Insurance Co.	25,645,785	321,725 60	1·25	1·19	155,132 36	239,666 13	64·73	40·90
Phœnix, of London	97,927,950	1,285,915 32	1·31	1·32	579,207 20	1,035,778 22	55·92	54·45
Provincial	7,811,504	54,191 99	·69	·70	38,618 26	45,591 38	84·71	75·48
Royal Exchange	47,006,381	489,640 79	1·04	1·13	162,218 12	422,439 79	38·40	38·29
Royal Insurance Co.	146,814,153	1,706,899 02	1·16	1·16	801,984 68	1,450,548 80	55·29	53·15
Scottish Union and National	39,592,727	421,576 90	1·06	1·14	150,484 48	350,475 37	42·94	49·94
Sun Insurance Office	44,282,491	565,298 66	1·28	1·41	268,366 91	484,221 85	55·42	57·71
Union Assurance Society	53,383,634	643,268 15	1·20	1·25	261,460 36	480,991 54	54·36	51·36
Yorkshire	37,653,674	442,444 12	1·18	1·16	243,438 24	366,752 61	66·38	66·84
Totals	1,398,200,494	16,578,711 76	1·19	1·21	7,796,482 15	13,710,908 00	56·86	52·82

Fire Insurance done in Canada in 1914—*Concluded.*

Companies.	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1913.	Net Cash paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of losses paid per cent of premiums received.	The same for 1913.
United States and Other Companies.	$ cts.	$ cts.			$ cts.	$ cts.		
Ætna Insurance Co....	33,788,700	412,853 85	1·22	1·33	157,402 60	358,554 23	43·90	49·17
American Central.....	29,155,885	264,658 77	·91	·81	116,410 87	163,551 19	71·18	30·85
American InsuranceCo	5,023,310	85,398 67	1·70	1·76	31,000 93	62,518 20	49·59	36·16
American Lloyds.....	5,345,409	20,518 82	·38	·45	546 66	17,009 75	3·21	85·79
California Insurance Co.....	3,108,615	58,613 52	1·89	2·03	18,454 01	37,410 04	49·33	20·30
Connecticut Fire.....	13,896,141	178,981 41	1·29	1·39	45,620 15	124,132 64	36·75	57·34
Continental Insurance Co.....	36,692,722	368,097 71	1·00	1·09	186,493 15	299,678 58	62·23	67·87
Equitable Fire and Marine.....	13,119,287	142,132 34	1·08	1·12	23,237 23	34,106 24	68·13	21·67
Fidelity-Phenix.....	37,744,470	459,911 42	1·22	1·25	167,322 26	362,151 27	46·20	71·80
Fireman's Fund.....	13,905,679	167,490 73	1·20	·96	70,199 96	117,918 04	59·53	14·42
Firemen's Insurance Co.....	6,781,023	93,937 03	1·39	1·44	31,934 01	89,562 20	35·66	35·26
Compagnie d'Assurances Generales.....	10,441,094	123,124 64	1·18	1·32	57,609 31	82,382 39	69·93	46·20
German American....	92,760,014	728,112 23	·78	·95	282,743 21	470,651 65	60·07	60·49
Germania Fire.....	5,378,248	89,242 57	1·66	1·66	39,898 61	66,667 56	59·85	109·13
Glens Falls.....	13,536,325	181,413 55	1·34	·80	50,314 53	133,962 10	37·56	.....
Globe and Rutgers....	14,447,534	141,731 65	·98	.....	33,279 60	132,878 45	25·05	.....
Hartford Fire.....	111,611,996	1,123,839 22	1·01	1·02	497,045 03	1,012,779 76	49·08	47·21
Home Insurance Co...	95,506,363	1,074,805 75	1·13	1·02	419,936 67	817,418 94	51·37	34·93
Insurance Co. of North America.....	47,006,449	526,560 18	1·12	1·16	221,791 98	441,419 90	50·24	65·10
Insurance Co. of the State of Pa.....	15,083,672	199,671 76	1·32	1·35	104,580 19	146,982 21	71·15	66·33
Lumber Insurance Co.	7,511,560	134,715 56	1·79	1·76	81,918 97	100,581 22	81·45	79·06
National-Ben Franklin	26,768,010	317,026 43	1·18	.....	24,376 96	155,674 73	15·66	.....
National Fire of Hartford.....	85,679,369	825,976 37	·96	1·02	334,060 49	637,386 18	52·41	67·40
National Union Fire of Pittsburgh.....	22,190,089	286,607 65	1·29	1·33	128,503 61	214,154 07	60·01	68·28
La Nationale Compagnie d'Ass.....	11,187,317	141,988 92	1·27	.....	10,092 36	103,479 48	9·75	.....
Niagara Fire.....	16,538,612	222,293 69	1·34	1·36	84,046 00	187,012 03	44·94	25·30
Northwestern National.....	13,485,063	157,780 15	1·17	·90	65,299 72	142,583 64	45·80	63·57
Phœnix, of Hartford..	48,347,747	541,722 92	1·12	1·10	237,983 25	402,016 21	59·20	45·95
Providence Washington.....	19,631,625	234,673 57	1·20	1·27	125,910 31	190,648 97	66·04	59·76
Queen, of America.....	57,315,877	726,860 34	1·27	1·27	357,208 44	607,874 39	58·76	59·29
Springfield Fire and Marine.....	71,730,495	614,485 06	·86	·88	277,902 62	481,373 09	57·73	58·74
St. Paul Fire and Marine.....	22,725,149	310,869 50	1·37	1·31	101,116 18	236,513 34	42·75	48·25
L'Union, Paris, France	19,994,372	240,267 37	1·20	1·20	104,669 19	187,704 18	55·76	61·63
Westchester Fire.....	14,923,476	204,656 17	1·37	1·37	89,591 28	152,862 60	58·61	52·39
Totals.....	1,042,361,697	11,401,019 52	1·09	1·11	4,578,500 34	8,771,599 47	52·20	53·86
Grand Totals...	3,104,101,568	36,185,926 71	1·17	1·21	15,347,287 90	27,499,161 38	55·81	54·39

BRITISH FIRE COMPANIES.

The total cash receipts from premiums were $13,710,908, being an increase of $572,311, as compared with the previous year; the payments for losses were $7,796,482, being $857,029 greater than for 1913, while the general expenses amounted to $4,356,332, being $209,359 greater than in 1913, thus showing a balance of $1,558,094 favourable to the companies. In the previous year there was a favourable balance of $2,052,171.

Paid for losses	$	7,796,482
Paid for general expenses		4,356,332
Total	$	12,152,814
Received for premiums		13,710,908
Balance in favour of the companies	$	1,558,094

The following details give the balance for the different companies:—

Balances in favour.—Atlas, $35,080; Caledonian, $25,911; Commercial Union, $227,306; Employers' Liability, $51,503; General Accident, $59,325; Guardian, $116,038; Law Union and Rock, $50,431; Liverpool and London and Globe, $54,277; London and Lancashire, $75,102; London Assurance, $73,446; North British and Mercantile, $60,601; Northern, $37,902; Norwich Union, $44,733; Palatine, $4,034; Phœnix of London, $132,672; Royal, $183,766; Royal Exchange, $128,490; Scottish Union and National, $83,503; Sun, $61,927; Union Assurance, $53,789; Yorkshire, $4,123. Total balance in favour, $1,563,959.

Adverse balances.—Alliance, $2,947; Provincial, $2,918. Total, $5,865. Net balance in favour, $1,558,094.

For every $100 of premiums received there was spent on the average $56.86 in payment of losses, and $31.77 for general expenses.

In 1913 the loss rate was $52.82, and the general expenses $31.56; for every $100 of premiums received.

For the fire business the rate of premium was $11.657 per $1,000 of risks taken as against $12.102 in 1913.

Hence these companies have done a larger volume of business than in 1913 at a lower rate of premium, a higher rate of expense, and at a higher rate of fire losses.

Collecting the result for the forty years from 1875 to 1914 as regards the receipts for premiums and the expenditure of the British companies, we find:

Paid for losses (1875-1914)	$	142,907,642
Paid for general expenses		65,953,658
Total payments	$	208,861,300
Received for premiums		231,328,112
Excess of receipts over expenditure	$	22,466,812

It will be seen, from an examination of the table given below, that an adverse balance was in existence from the year 1877 till the end of the year 1886, due to the exceptional circumstances of the conflagration at St. John in the first mentioned year, when the losses paid by British companies amounted to almost five millions of dollars; that such adverse balance was reversed at the end of the year 1887, when a favourable balance of $341,938 was shown, and that this favourable balance increased thereafter from year to year (with the exception of the year 1893) up to the close of 1899, when it amounted to $5,029,980. In 1900 the loss by the British companies on account of the Ottawa and Hull conflagration amounted to over two and a half million dollars. To this is due the large deficit of that year, $1,365,476, wiping out the savings of the preceding four years, and reducing the favourable balance at the end of 1900 to $3,664,504, which sum had been still further reduced to $3,512,636 at the end of 1901. The favourable experience for the years 1902 and 1903 increased this balance to $7,123,044 at the end of 1903, but it was again reduced by the unfavourable experience of 1904 to $3,969,472. During the past ten years the favourable balance has been largely increased and now amounts to $22,466,812

Year.	Balance.	Year.	Total Balance.
	$		$
1875	+ 51,765		
1876	+ 89,015	1875 to 1876	+ 140,780
1877	− 4,210,951	1875 to 1877	− 4,070,171
1878	+ 676,548	1875 to 1878	− 3,393,713
1879	+ 210,430	1875 to 1879	− 3,183,283
1880	+ 727,389	1875 to 1880	− 2,455,894
1881	+ 161,162	1875 to 1881	− 2,294,732
1882	+ 481,511	1875 to 1882	− 1,813,221
1883	+ 439,797	1875 to 1883	− 1,373,424
1884	+ 443,919	1875 to 1884	− 929,505
1885	+ 674,984	1875 to 1885	− 254,521
1886	+ 237,216	1875 to 1886	− 17,305
1887	+ 359,243	1875 to 1887	+ 341,938
1888	+ 752,956	1875 to 1888	+ 1,094,894
1889	+ 918,128	1875 to 1889	+ 2,013,022
1890	+ 712,981	1875 to 1890	+ 2,726,003
1891	+ 470,014	1875 to 1891	+ 3,196,017
1892	+ 452,941	1875 to 1892	+ 3,648,958
1893	− 205,430	1875 to 1893	+ 3,443,528
1894	+ 172,105	1875 to 1894	+ 3,615,633
1895	+ 39,223	1875 to 1895	+ 3,654,856
1896	+ 709,118	1875 to 1896	+ 4,363,974
1897	+ 356,290	1875 to 1897	+ 4,720,264
1898	+ 140,610	1875 to 1898	+ 4,860,874
1899	+ 169,106	1875 to 1899	+ 5,029,980
1900	− 1,365,476	1875 to 1900	+ 3,664,504
1901	− 151,868	1875 to 1901	+ 3,512,636
1902	+ 2,247,890	1875 to 1902	+ 5,760,526
1903	+ 1,362,518	1875 to 1903	+ 7,123,044
1904	− 3,153,572	1875 to 1904	+ 3,969,472
1905	+ 2,546,435	1875 to 1905	+ 6,515,907
1906	+ 2,297,761	1875 to 1906	+ 8,813,668
1907	+ 1,539,204	1785 to 1907	+10,352,872
1908	+ 1,274,213	1875 to 1908	+11,627,090
1909	+ 1,899,516	1875 to 1909	+13,526,606
1910	+ 1,659,285	1875 to 1910	+15,185,891
1911	+ 1,662,507	1875 to 1911	+16,848,398
1912	+ 2,008,149	1875 to 1912	+18,856,547
1913	+ 2,052,171	1875 to 1913	+20,908,718
1914	+ 1,558,094	1875 to 1914	+22,466,812

+ Favourable. − Adverse.

In previous reports there has been included an analysis of the general business statements of British companies in which the unearned Premiums were approximately calculated and shown as a liability in the same way as in the statements of Canadian business. This year, owing partly to the earlier preparation of this report for the press, and partly to the later filing of the general statements, it has been found impossible to have this analysis made. At this date only five of these general statements have been received, but if the filing is complete by the time the report is ready for distribution, the usual analysis will be printed as an addendum.

UNITED STATES AND OTHER FIRE COMPANIES.

The receipts for premiums were $8,771,599; the payments for losses, $4,578,500 and the general expenses, $2,551,307. Hence for every $100 of premiums received there were spent on the average $52.20 in payment of losses, and $29.09 in general expenses.

The following detail gives the balances for the different companies:—

Balances in favour:—Ætna, $103,606; American Central, $15,184; American, $13,877; American Lloyds, $10,220; California, $8,635; Connecticut, $38,232; Continental, $30,714; Fidelity-Phenix, $114,419; Fireman's Fund, $17,253; Firemen's, $26,777; Générales of Paris, $6,649; German-American, $66,509; Germania, $7,051; Glens Falls,$28,616; Globe and Rutgers, $54,299; Hartford, $246,368; Home, $159,932; Insurance Co. of North America, $81,672; National-Ben Franklin, $69,722; National, $126,632; National Union, $20,405; Nationale of Paris, $52,684; Niagara, $55,904; Northwestern National, $29,049; Phœnix of Hartford, $22,778; Providence Washington, $21,114; Queen, of America, $49,795; Springfield, $90,131; St. Paul, $67,544; L'Union, of Paris $6,866;Westchester, $13,313. Total, $1,655,950.

Adverse balances.—Equitable, $380; Insurance Co. of State of Pennsylvania, $3,623; Lumber, $10,155. Total, $14,158.

Total balance in favour, $1,641,792.

The results of the total business of these companies, from 1875 to 1914 inclusive, are as follows:—

Paid for losses (1875–1914)	$	39,293,161
Paid for general expenses		19,428,936
Total payments	$	58,722,097
Received for premiums		69,671,470
Excess of receipts over payments	$	10,949,373

The table given below shows the result of the business of each year from 1875 to 1914, inclusive, and the total results from year to year during the same period.

Year.	Balance.	Year, inclusive.	Balance.
	$		$
1875	+ 58,841		
1876	+ 97,919	1875 to 1876	+ 156,760
1877	− 396,468	1875 to 1877	− 239,708
1878	+ 47,399	1875 to 1878	− 192,309
1879	+ 32,894	1875 to 1879	− 159,415
1880	+ 56,316	1875 to 1880	− 103,099
1881	+ 53,747	1875 to 1881	− 49,352
1882	+ 62,244	1875 to 1882	+ 12,892
1883	+ 102,135	1875 to 1883	+ 115,027
1884	+ 91,136	1875 to 1884	+ 206,163
1885	+ 100,784	1875 to 1885	+ 306,947
1886	+ 91,096	1875 to 1886	+ 398,043
1887	− 49	1875 to 1887	+ 397,994
1888	+ 102,288	1875 to 1888	+ 500,282
1889	+ 97,488	1875 to 1889	+ 597,770
1890	+ 54,404	1875 to 1890	+ 652,174
1891	+ 72,378	1875 to 1891	+ 724,552
1892	− 16,487	1875 to 1892	+ 708,065
1893	− 42,205	1875 to 1893	+ 665,860
1894	+ 7,392	1875 to 1894	+ 673,252
1895	− 53,047	1875 to 1895	+ 620,205
1896	+ 96,621	1875 to 1896	+ 716,826
1897	+ 51,695	1875 to 1897	+ 768,521
1898	+ 91,807	1875 to 1898	+ 860,328
1899	+ 100,740	1875 to 1899	+ 961,068
1900	− 385,296	1875 to 1900	+ 575,772
1901	+ 80,198	1875 to 1901	+ 655,970
1902	+ 586,257	1875 to 1902	+ 1,242,227
1903	+ 447,673	1875 to 1903	+ 1,689,900
1904	− 785,843	1875 to 1904	+ 904,057
1905	+ 993,349	1875 to 1905	+ 1,897,406
1906	+ 944,152	1875 to 1906	+ 2,841,558
1907	+ 701,798	1875 to 1907	+ 3,543,356
1908	+ 531,618	1875 to 1908	+ 4,074,974
1909	+ 888,028	1875 to 1909	+ 4,963,002
1910	+ 718,706	1875 to 1910	+ 5,681,708
1911	+ 1,118,451	1875 to 1911	+ 6,800,159
1912	+ 1,278,646	1875 to 1912	+ 8,078,805
1913	+ 1,228,776	1875 to 1913	+ 9,307,581
1914	+ 1,641,792	1875 to 1914	+10,949,373

+ Favourable. − Adverse.

Canadian Companies.

In considering the Canadian companies, their whole fire insurance business, in Canada and elsewhere, as well as their marine business and business in other branches, must be taken into account, inasmuch as a separation of expenses between these branches has not been made.

The following table gives the distribution of fire business between Canada and elsewhere, for the thirteen companies transacting business outside of Canada, and shows that the home business was, on the whole, more favourable to the companies than the foreign business.

FIRE INSURANCE..

Companies.	In Canada.				In Other Countries.			
	Amount of risks taken during the year.	Premiums received.	Losses paid.	Rate of losses paid per cent. of premiums received.	Amount of risks taken during the year.	Premiums received.	Losses paid.	Rate of losses paid per cent. of premiums received.
	$	$	$		$	$	$	
Acadia Fire	18,326,431	142,580	88,906	62·36	331,500	2,980	921	30·91
Anglo-American	21,469,043	204,229	122,659	60·06	2,196,032	15,710	2,513	16·00
British America	73,780,407	489,750	296,306	60·52	284,670,026	1,414,938	957,835	67·69
Canadian Fire	28,555,652	279,683	121,913	43·59	892,425	6,664	4,454	66·84
London Mutual	72,959,675	525,657	399,399	75·98	698,786	6,784	8,501	125·31
Montreal-Canada	14,536,123	131,265	95,710	72·91	822,695	4,913	144	2·93
Mount Royal	47,141,384	381,844	152,057	39·82	.....	— 301	803	.....
North Empire	11,033,400	93,410	63,427	67·90	50,753	682	3,760	551·32
North West Fire	14,163,792	125,711	69,258	55·09	522,168	3,921	4,072	103·85
Occidental Fire	5,874,485	129,812	82,232	63·35	744,305	7,147	3,114	43·57
Pacific Coast	12,243,156	75,551	39,837	52·73	6,497,859	20,838	24,985	119·90
Western	106,468,591	409,719	265,767	64·87	485,585,722	1,644,928	1,101,277	66·95
Totals	426,552,139	2,989,211	1,797,561	60·13	783,012,271	3,129,204	2,112,379	67·51

The subjoined table gives the rate per cent of losses paid, as compared with premiums received, upon business done in Canada and other countries by Canadian companies during the years 1878 to 1914, inclusive, a perusal of which will show that, taken over the whole period, the Canadian business has been more favourable to the companies than the business transacted in other countries.

Year.	In Canada.			In other Countries.		
	Premiums received.	Losses paid.	Rate of losses paid per cent. of premiums received.	Premiums received.	Losses paid.	Rate of losses paid per cent of premiums received.
	$	$	$	$	$	
1878	591,495	241,545	40·84	1,251,923	737,430	58·90
1879	552,090	287,729	52·12	1,309,902	923,242	70·48
1880	459,653	219,954	47·85	1,377,310	885,293	64·28
1881	428,795	304,488	71·01	1,439,085	1,085,846	75·45
1882	543,126	334,000	61·50	1,413,989	1,137,399	80·44
1883	606,557	436,800	72·01	1,483,941	1,136,380	76·58
1884	550,188	376,969	68·52	1,401,051	1,122,882	80·15
1885	983,555	518,633	52·73	1,485,078	1,051,090	70·78
1886	996,562	655,534	65·78	1,499,840	1,049,575	69·98
1887	1,002,817	661,682	65·98	1,496,712	1,037,123	69·29
1888	1,002,109	655,191	65·38	1,453,410	1,008,509	69·39
1889	1,014,314	586,164	57·79	1,527,909	1,012,624	66·28
1890	1,018,226	604,846	59·40	1,584,879	910,511	57·45
1891	1,102,237	780,862	70·84	1,662,538	1,165,583	70·11
1892	629,708	485,446	77·09	1,907,652	1,191,545	62·46
1893	621,135	427,349	68·80	2,356,413	1,560,592	66·23
1894	626,768	423,777	67·61	2,303,219	1,442,596	62·63
1895	785,416	499,472	63·59	2,566,980	1,462,849	56·99
1896	782,956	460,236	58·78	2,487,459	1,446,314	58·14
1897	725,775	529,597	72·97	2,399,542	1,263,368	52·65
1898	783,326	392,821	50·15	2,260,724	1,464,544	64·78
1899	836,601	462,726	55·31	2,264,877	1,568 496	69·25
1900	689,956	658,405	95·43	2,804,896	1,969,862	70·23
1901	1,133,478	702,125	61·94	3,321,478	2,142,811	64·51
1902	1,291,216	519,990	40·27	3,464,786	2,119,685	61·18
1903	1,700,838	884,899	52·03	3,876,273	2,089,753	53·91
1904	2,184,021	1,994,982	91·34	4,400,112	3,204,318	72·82
1905	2,611,899	1,277,772	48·92	3,911,739	2,307,655	58·99
1906	2,657,701	1,414,455	53·22	4,452,074	4,163,837	93·53
1907	2,857,021	1,467,983	51·38	4,105,581	3,124,813	76·11
1908	3,219,443	2,323,829	72·18	2,964,411	2,185,538	73·73
1909	2,765,637	1,596,907	57·74	3,397,859	1,763,232	51·89
1910	3,037,675	1,754,359	57·75	3,141,709	1,714,812	54·58
1911	3,204,241	1,755,348	54·78	3,343,157	2,149,515	64·30
1912	3,133,661	1,662,120	53·04	3,467,975	2,039,201	58·80
1913	3,285,887	1,978,284	60·26	2,856,233	1,829,175	56·56
1914	2,989,211	1,797,561	60·13	3,129,204	2,112,379	67·51
Totals	53,405,294	32,134,840	60·17	91,571,920	60,580,377	66·16

The assets of the twenty-four Canadian companies doing fire business amounted at the end of the year to $17,501,179, covering a total amount of insurance of all kinds of $1,374,814,398, being at the rate of $12.73 for every $1,000 of insurance in force; they have also subscribed capital not called or not paid up, amounting to $5,620,170, making a total security of $16.82 for

every $1,000 insured. The liabilities of the same companies amounted to $8,005,807, made up as follows:—

Unsettled losses	$ 951,039
Unearned premiums	5,907,016
Sundry	1,147,752
	$ 8,005,807

The unearned premiums are here taken at 80 per cent of the *pro rata* portions of the gross premiums for the time unexpired in the cases of fire and inland marine insurance, and 80 per cent of the whole premiums in the case of a current ocean risk. The surplus of assets over liabilities available for the protection of policyholders, independent of the subscribed capital not called up, amounts to $9,495,369.

The capital stock of these companies paid up in cash amounts to $9,327,545.

The following table gives the condition at the end of 1914 of all the Canadian stock companies in reference to the surplus on account of policyholders.

CANADIAN FIRE INSURANCE COMPANIES, DECEMBER 31, 1914.

——	Subscribed Capital	Capital paid up	Excess of Assets over Liabilities, excluding Capital stock.	Subscribed Capital not called or not paid up.
	$	$	$	$
Acadia Fire	400,000	400,000	513,931	None.
Anglo-American	215,100	76,876	79,288	138,224
Beaver	300,500	120,200	139,698	180,300
British-America	1,400,000	1,399,030	625,974	970
British Colonial	1,000,000	170,350	59,402	829,650
British Northwestern	594,400	232,407	233,150	361,993
Canada National	2,050,400	1,327,460	1,562,205	722,940
Canadian Fire	500,000	500,000	949,800	None.
Dominion Fire	309,400	208,065	92,349	101,335
Equity Fire	441,700	224,502	−37,385	217,198
Factories	160,000	100,000	91,327	60,000
Hudson Bay	872,400	188,080	262,680	684,320
Imperial Underwriters	457,400	110,475	177,159	346,925
Liverpool-Manitoba	500,000	175,000	548,498	325,000
London Mutual	100,000	17,500	151,701	82,500
Mercantile Fire	250,000	50,000	307,652	200,000
Montreal-Canada	152,665	112,905	67,897	39,760
Mount Royal	250,000	250,000	505,622	None.
North Empire	687,150	202,930	207,389	484,220
North West Fire	250,000	100,000	190,618	150,000
Occidental Fire	500,000	174,763	246,251	325,237
Pacific Coast	831,660	577,376	807,133	254,224
Quebec Fire	225,000	125,000	487,537	100,000
Western	2,500,000	2,484,626	1,225,493	15,374
Totals	14,947,715	9,327,545	9,495,369	5,620,170

The following table shows the total gain or loss in surplus during the year in respect to each company, and likewise shows the various sources of this gain or loss.

In the first column there is tabulated the "Underwriting Profit." This is the excess of premiums earned over losses incurred and expenses incurred. The premiums *earned* are arrived at by adding to the net cash received for premiums the net outstanding premiums at the end of the year and deducting the net outstandings at the beginning of the year. From the net premiums *written* thus obtained there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there will be an underwriting loss, which is tabulated in the fifth column.

In the second column is tabulated the interest and rents earned. This is formed in a similar manner to that of the premiums *written*, by adding to the cash received for interest and rents, the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column the gains from other sources are tabulated. This will include the premiums on capital stock, amounts written off capital stock, reductions in the amount of paid-up capital, gain in market values of investments, etc.

The fourth column gives the total of the first three columns. In the fifth column is given the underwriting loss, and in the sixth the losses through other sources, such as bad or doubtful investments and other assets, loss in market value of investments, etc. In the seventh column are tabulated the dividends declared during the year. The eighth column gives the totals of the fifth, sixth and seventh. The last column, being the difference between the fourth and the eighth gives the total net gain or loss in surplus, the minus sign denoting the loss.

The total net loss in surplus is $302,013.23 as against a loss of $457,226.50 in 1913. Nine companies show an underwriting profit, and the remaining fifteen an underwriting loss, the net loss amounting to $421,476.42. In 1913 the net underwriting loss was $163,244.60. The dividends declared were $349,552.70, which is less than the $695,467.94 interest and rents earned upon the investments. The gains from miscellaneous sources were $121,335.25, consisting chiefly of premiums received upon stock issues, and appreciation in value of real estate and other securities. The losses from miscellaneous sources were $347,787.30, consisting largely of disallowance of unsecured balances due from unlicensed reinsurance companies and depreciation in the values of securities.

CANADIAN FIRE INSURANCE COMPANIES.

Statement of Gains and Losses During 1914.

	Underwriting profit.	Interest and rent earned.	Gains from other sources.	Total gains.	Underwriting loss.	Losses through other sources.	Dividends declared.	Total losses.	Balance Total net gains
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Acadia		34,596 28		34,596 28	26,155 14	558 00	24,000 00	50,713 14	— 16,116 86
Anglo-American	8,752 62	6,707 12	78,220 00	93,679 74		51,834 45		51,834 45	41,845 29
Beaver	4,530 48	7,160 08		11,690 56					11,690 56
British America		67,885 46		67,885 46	106,035 84	5,017 00	19,250 00	130,302 84	— 62,417 38
British Colonial		6,718 01	350 00	7,068 01	71,663 76	13,793 01		85,456 77	— 78,388 76
British Northwestern		11,444 51	2,080 00	13,524 51	16,150 18	8,200 00	9,518 95	33,869 13	— 20,344 62
Canada National		120,404 96		120,404 96	51,293 01	12,550 58	71,420 98	135,264 57	— 14,859 61
Canadian	65,329 65	53,387 96		118,717 61			50,000 00	50,000 00	68,717 61
Dominion		9,681 03	22,382 54	32,063 57	10,948 06	7 30		10,955 36	21,108 21
Equity		5,490 77		5,490 77	107,370 95	56,610 70		163,981 65	—158,490 88
Factories	9,473 72	6,010 97	172 52	15,657 21		19,694 22		19,694 22	— 4,037 01
Hudson Bay		15,142 13		15,142 13	26,518 05	770 00	7,523 20	34,811 25	— 19,669 12
Imperial Underwriters	413 17	14,730 21		15,143 38		43,912 70		43,912 70	— 28,769 32
Liverpool-Manitoba	19,385 54	32,994 71		52,380 25		514 84	12,500 00	13,014 84	39,365 41
London Mutual		16,072 09		16,072 09	68,729 12	37,199 15		105,928 27	— 89,856 18
Mercantile		18,781 27	46 50	18,827 77	31,883 75	5,275 68	5,000 00	42,159 43	— 23,331 66
Montreal-Canada		5,659 44	2,125 00	7,784 44	7,538 37	6,929 66		14,468 03	— 6,683 59
Mount Royal	52,239 97	34,601 80		86,841 77		4,769 14	35,000 00	39,769 14	47,072 63
North Empire		14,978 18	72 92	15,051 10	13,563 55		5,284 50	18,848 05	— 3,796 95
North West	3,208 87	14,406 00		17,614 87		272 48	6,000 00	6,272 48	11,342 39
Occidental		15,903 06		15,903 06	6,300 51	495 00	8,404 27	15,199 78	703 28
Pacific Coast		65,643 59	13,974 04	79,617 63	9,290 29	9,569 77	35,650 80	54,510 86	25,106 77
Quebec	40,288 32	23,993 28		64,281 60			25,000 00	25,000 00	39,281 60
Western		93,075 03	1,911 73	94,986 76	71,658 18	69,813 62	35,000 00	176,471 80	— 81,485 04
Totals	203,622 34	695,467 94	121,335 25	1,020,425 53	625,098 76	347,787 30	349,552 70	1,322,438 76	—302,013 23

Including the whole business of the mixed companies, outside as well as within the Dominion, it appears that the Canadian companies have received during the year 1914 a total cash income of $9,778,598.18, which is made up as follows:—

——	1914.	The same in 1913.	The same in 1912.	The same in 1911.
	$ cts.	$ cts.	$ cts.	$ cts.
Interest and dividends	640,459 29	653,599 51	568,328 81	438,216 68
Premiums	9,122,882 20	9,167,899 59	9,644,234 81	9,084,302 71
Sundry	15,256 69	176,558 37	185,991 35	381,486 17
Totals	9,778,598 18	9,998,057 47	10,398,554 97	9,904,005 56

In the same way the cash expenditure during 1914 has been $9,698,558.39, distributed among:—

——	1914.	The same in 1913.	The same in 1912.	The same in 1911.
	$ cts.	$ cts.	$ cts.	$ cts.
Losses paid	5,729,042 86	5,786,981 58	5,552,013 37	5,298,977 25
General expenses	3,639,927 00	3,676,506 81	3,907,664 69	3,566,678 53
Dividends to stockholders	329,588 53	481,899 58	447,536 79	424,421 57
Totals	9,698,558 39	9,945,387 97	9,907,214 85	9,290,077 35

Thus it appears that for every $100 of income there has been spent $99.18, namely: for losses, $58.59; for general expenses, $37.22, and for dividends to stockholders, $3.37. Hence, also, for every $100 of premiums received there has been paid out $106.31, namely: $62.80 for losses, $39.90 for expenses, and $3.61 for dividends to stockholders.

The total cash income received by the Canadian companies during the forty years from 1875 to 1914, inclusive, is $219,742,505.32. The respective amounts for the several years, and the distribution thereof under proper headings, are shown in the subjoined table:—

CANADIAN COMPANIES—INCOME FOR THE YEARS 1875 TO 1914.

Year.	Premiums.	Interest and dividends.	Sundry.	Total,
	$ cts.	$ cts.	$ cts.	$ cts.
1875	3,273,692 53	190,950 19	3,356 10	3,467,998 82
1876	4,125,722 37	244,001 55	7,186 08	4,376,909 70
1877	3,512,673 47	218,770 38	6,236 04	3,737,679 89
1878	2,826,356 58	217,133 43	15,750 26	3,059,240 27
1879	2,863,826 01	185,247 30	10,196 03	3,059,269 34
1880	3,208,038 89	179,533 29	19,916 66	3,407,488 84
1881	3,131,925 97	169,392 14	30,702 06	3,332,020 17
1882	3,007,132 65	153,878 46	27,386 28	3,188,397 39
1883	3,005,945 52	132,126 05	30,438 85	3,168,510 42
1884	2,990,995 28	117,679 52	16,286 55	3,124,961 35
1885	3,089,381 09	107,151 57	16,044 77	3,212,577 43
1886	3,090,851 40	113,394 35	25,828 55	3,230,074 30
1887	3,346,968 91	114,522 46	18,398 62	3,479,889 99
1888	3,348,045 64	119,815 97	16,567 79	3,484,429 40
1889	3,539,640 73	119,929 14	12,420 02	3,671,989 89
1890	3,603,151 65	135,874 52	14,287 16	3,753,313 33
1891	3,586,851 72	134,421 14	12,208 29	3,733,481 15
1892	3,579,893 51	117,770 41	83,291 41	3,780,955 33
1893	4,143,323 99	139,080 23	*205,621 62	4,488,025 84
1894	4,142,923 05	140,213 35	6,025 87	4,289,162 27
1895	4,408,191 57	139,458 16	6,773 90	4,554,423 63
1896	4,168,663 92	132,581 62	6,289 09	4,307,534 63
1897	4,007,110 65	128,385 56	6,386 91	4,141,883 12
1898	4,157,139 74	134,006 75	5,897 89	4,297,044 38
1899	4,430,792 71	128,389 00	5,379 62	4,564,561 33
1900	5,345,803 78	135,529 30	32,559 76	5,513,892 84
1901	6,286,942 01	164,488 52	17,709 71	6,469,140 24
1902	6,775,963 74	155,059 80	7,543 74	6,938,567 28
1903	7,428,254 20	182,595 86	10,095 40	7,620,945 46
1904	8,342,437 94	193,742 25	12,306 10	8,548,486 29
1905	8,125,337 03	216,367 41	12,250 08	8,353,954 52
1906	8,663,876 20	244,284 68	†470,731 12	9,378,892 00
1907	8,592,041 45	269,918 89	59,425 71	8,921,386 05
1908	7,506,568 66	301,209 15	77,726 33	7,885,504 14
1909	7,751,727 44	323,309 70	60,092 07	8,135,129 21
1910	8,538,778 04	369,724 69	77,066 17	8,985,568 90
1911	9,084,302 71	438,216 68	381,486 17	9,904,005 56
1912	9,644,234 81	568,328 81	185,991 35	10,398,554 97
1913	9,167,899 59	653,599 51	176,558 37	9,998,057 47
1914	9,122,882 20	640,459 29	15,256 69	9,778,598 18
Totals	208,966,289 35	8,570,540 78	2,205,675 19	219,742,505 32

* Of this amount $197,500 was premium upon the new stock issued by the British America and the Western.

† Of this amount, $387,500 was premium upon new stock issued by the British American and the Western.

The expenditure of the same companies during the same period of forty years amounted in the aggregate to the sum of $219,966,265.73, thus showing an excess of expenditure over income to the amount of $223,760.41. The amount expended in the respective years, and their distribution under proper headings, are given in the following table:—

EXPENDITURE FOR THE YEARS 1875 TO 1914.

Year.	Losses paid.	General Expenses.	Dividends to Shareholders.	Total Expenditure.	*e* Excess of income over Expenditure. — *d* The Reverse.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
1875	1,694,885 99	985,926 28	159,608 88	2,840,421 15	*e* 627,577 67
1876	2,746,563 00	1,342,268 96	213,655 04	4,302,487 00	*e* 74,422 70
1877	3,555,283 21	1,234,552 83	125,928 21	4,915,764 25	*d* 1,178,084 36
1878	1,891,130 71	1,026,354 51	146,163 83	3,063,649 05	*d* 4,408 78
1879	1,966,854 83	938,436 79	159,253 74	3,064,545 36	*d* 5,276 02
1880	2,236,943 54	889,409 73	164,650 50	3,291,003 77	*e* 116,485 07
1881	2,898,045 45	901,679 10	145,137 85	3,944,862 40	*d* 612,842 23
1882	2,294,212 90	917,526 03	110,813 47	3,322,552 40	*d* 134,155 01
1883	2,291,429 02	925,970 41	110,480 00	3,327,879 43	*d* 159,369 01
1884	2,165,708 63	871,037 06	102,675 50	3,139,421 19	*d* 14,459 84
1885	1,985,256 67	917,879 59	99,896 73	3,003,032 99	*e* 209,544 44
1886	2,128,942 82	926,299 50	114,809 02	3,170,051 34	*e* 60,022 96
1887	2,397,382 03	1,031,696 74	123,422 74	3,552,501 51	*d* 72,611 52
1888	2,355,960 53	1,009,167 74	122,198 27	3,487,326 54	*d* 2,897 14
1889	2,417,046 62	1,064,557 52	126,759 42	3,608,363 56	*e* 63,626 33
1890	2,254,866 61	1,114,472 16	135,689 92	3,505,028 69	*e* 248,284 64
1891	2,588,894 16	1,198,806 97	145,256 90	3,932,958 03	*d* 199,476 88
1892	2,454,821 80	1,440,994 51	128,372 23	4,024,188 54	*d* 243,233 21
1893	2,911,005 90	1,402,862 69	112,163 43	4,426,032 02	*e* 61,993 82
1894	2,749,953 12	1,389,355 44	157,025 56	4,296,334 12	*d* 7,171 85
1895	2,986,323 54	1,451,684 01	162,167 30	4,600,174 85	*d* 45,751 22
1896	2,777,327 97	1,417,637 39	162,610 10	4,357,575 46	*d* 50,040 83
1897	2,529,432 31	1,402,470 67	162,438 28	4,094,341 26	*e* 47,541 86
1898	2,700,774 91	1,394,742 19	164,092 45	4,259,609 55	*e* 37,434 83
1899	3,063,716 43	1,524,637 05	166,853 81	4,755,207 29	*d* 190,645 96
1900	3,828,359 85	1,921,904 32	159,674 98	5,909,939 15	*d* 396,046 31
1901	4,065,778 01	2,032,419 20	205,964 19	6,304,161 40	*e* 164,978 84
1902	3,987,114 25	2,276,809 16	214,175 08	6,478,098 49	*e* 460,468 79
1903	4,315,004 63	2,512,276 00	207,331 00	7,034,611 63	*e* 586,333 83
1904	6,706,551 96	2,809,501 20	151,604 22	9,667,657 38	*d* 1,119,171 09
1905	4,734,320 62	2,799,520 15	286,186 43	7,820,027 20	*e* 533,927 32
1906	6,693,036 95	2,981,601 05	279,202 53	9,953,840 53	*d* 574,948 53
1907	5,786,024 20	3,152,540 95	94,649 99	9,033,215 14	*d* 111,829 09
1908	5,471,015 65	2,785,940 01	119,337 41	8,376,293 07	*d* 490,788 93
1909	4,412,541 61	2,941,149 99	339,000 65	7,692,692 25	*e* 442,436 96
1910	4,974,826 76	3,231,393 38	362,959 04	8,569,179 18	*e* 416,389 72
1911	5,298,977 25	3,566,678 53	424,421 57	9,290,077 35	*e* 613,928 21
1912	5,552,013 37	3,907,664 69	447,536 79	9,907,214 85	*e* 491,340 12
1913	5,786,981 58	3,676,506 81	481,899 58	9,945,387 97	*e* 52,669 50
1914	5,729,042 86	3,639,927 00	329,588 53	9,698,558 39	*e* 80,039 79
Totals	139,384,352 25	72,956,258 31	7,625,655 17	219,966,265 73	*d* 223,760 41

CANADIAN FIRE COMPANIES IN FOREIGN FIELDS.

The undermentioned Canadian fire insurance companies carried on business outside Canada in the several countries, states, etc., set opposite their respective names, viz:—

Name of Company.	Name of Countries, States, etc.
Acadia Fire Insurance Company	Newfoundland.
Anglo-American Fire Insurance Company	Newfoundland and United States.
British America Assurance Company	United States, Mexico, Porto Rico, Honolulu, Continent of Europe, Batavia, Japan, Macassar (East Indies), Philippines, Java, Egypt, India, Burmah, Ceylon, China, Hong Kong, Antigua and Bermuda.
Canadian Fire Insurance Company	Newfoundland.
London Mutual Fire Insurance Company of Canada	Newfoundland.
Mercantile Fire Insurance Company	India.
Montreal-Canada Fire Insurance Company	Newfoundland and United States.
Mount Royal Assurance Company	United Kingdom.
North Empire Fire Insurance Company	Newfoundland.
North West Fire Insurance Company	Newfoundland.
Occidental Fire Insurance Company	Newfoundland.
Pacific Coast Fire Insurance Company	Great Britain.
Western Assurance Company	Newfoundland, the British West Indies and the United States, except New Mexico. The Company also has a branch office in London, England through which business is transacted in Great Britain and the British possessions in the far east and in Africa, as well as at some points on the Continents of Europe and Australia.

COMPANIES OTHER THAN FIRE OR LIFE.

Insurance business other than fire or life was carried on in Canada during the past year by seventy-one companies: 26 Canadian, 13 British and 32 United States companies. Thirty of these companies likewise transacted fire insurance.

In addition to these seventy-one companies, there were five fraternal orders or societies which carried on sickness insurance and also life insurance.

CANADIAN COMPANIES.

Of the twenty-six Canadian companies which carried on business other than fire or life, twenty-one transacted miscellaneous classes of business only. Of these, fourteen transacted sickness insurance; thirteen, accident insurance; six, plate glass insurance; nine, guarantee insurance; seven, automobile insurance; two, steam boiler insurance; five, burglary insurance; one, weather insurance; one, hail insurance; one, live stock insurance; and one, title insurance.

At the end of the year the assets of these twenty-one companies amounted to $8,306,596.74.

Their total liabilities amounted to $2,656,464.35, made up as follows:—

Unsettled losses	$ 657,564 18
Reserve of unearned premiums	1,644,440 98
Sundry	354,459 19
	$ 2,656,464 35

The excess of assets over liabilities was $5,650,132.39. The capital stock paid up in cash was $2,756,558.42. There was thus a surplus over all liabilities and capital stock of $2,893,573.97, being an increase in surplus over the preceding year 1913, of $184,999.89.

The following table shows the total gain or loss in surplus during the year in respect to each company, and likewise shows the various sources of this gain or loss.

In the first column there is tabulated the "Underwriting profit". This is the excess of premiums earned over losses incurred and expenses incurred. The premiums earned are arrived at by adding to the net cash received for premiums the net outstanding premiums at the end of the year, and deducting the net outstandings at the beginning of the year. From the net premiums *written* thus obtained, there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there will be an underwriting loss, which is tabulated in the fifth column.

In the second column is tabulated the interest and rents earned. This is formed in a similar manner to that of the premiums *written*, by adding to the cash received for interest and rents, the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column the gains fron other sources are tabulated. This will include the premiums received upon capital stock, amounts (if any) written off capital stock, reduction in amount of paid up capital, gain in market value of investments, etc.

The fourth column gives the totals of the first three columns.

In the fifth is given the underwriting loss, and in the sixth the losses through other sources, such as losses on investments, loss in market value of investments, etc. In the seventh column are tabulated the dividends declared during the year. The eighth column gives the totals of the fifth, sixth and seventh. The last column, being the difference between the fourth and the eighth, gives the total net gain or loss in surplus, the minus sign denoting the loss.

The total net gain in surplus was $167,277.80. Eighteen companies made a gain, and three companies showed a loss.

The dividends declared amounted to $224,274.13, which is less than the interest and rents earned upon investments. The total net underwriting gain was $88,812.93, as against a gain of $161,230.27 in 1913.

CANADIAN COMPANIES, OTHER THAN FIRE AND LIFE.

Statement of Gains and Losses during 1914.

Company.	Underwriting profit.	Interest and rent earned.	Gains from other sources.	Total gains.	Underwriting loss.	Losses through other sources.	Dividends declared.	Total losses.	Balance Total net gains in surplus.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Boiler Inspection	3,214 04	12,456 45	296 82	15,967 31					15,967 31
Canada Accident	27,819 44	22,349 25	128 22	50,296 91			4,332 00	4,332 00	45,964 91
Canada Hail	20,162 50	3,458 61	162 57	23,783 68					23,783 68
Canada Weather	10,863 44	730 12		11,593 56		9,795 41		9,795 41	1,798 15
Canadian Casualty and Boiler		6,748 94		6,748 94	169 54	8 48	5,000 00	5,178 02	1,570 92
Canadian Surety		10,255 76	161 74	10,417 50	4,462 46	160 00		4,622 46	5,795 04
Dominion Gresham		8,452 09	11,879 88	20,331 97	4,736 59	8,404 40	8,000 00	21,140 99	−809 02
Dominion of Canada Guarantee and Accident	28,477 71	28,137 71	11,363 08	67,978 50			59,575 50	59,575 50	8,403 00
General Accident	51,784 71	13,732 85		65,517 56		535 47	30,000 00	30,535 47	34,982 09
General Animals		2,932 24		2,932 24	10,061 28			10,061 28	−7,129 04
Globe Indemnity of Canada	47,820 72	18,944 75		66,765 47		2,714 08	47,500 00	50,214 08	16,551 39
Guarantee Co. of North America		75,317 77	45,816 25	121,134 02	42,576 10	8,558 66	36,552 00	87,686 76	33,447 26
Guardian Accident and Guarantee		13,335 05	270 00	13,605 05	10,972 98			10,972 98	2,632 07
Imperial Guarantee and Accident	13,216 42	16,138 83	644 04	29,999 29		10,000 00	12,000 00	22,000 00	7,999 29
London and Lancashire Guarantee and Accident		43,464 33	1,390 90	44,855 23	101,551 05	43,621 61		145,172 66	−100,317 43
Merchants Casualty Co.	10,908 57	3,427 03	90 15	14,425 75			1,605 75	1,605 75	12,820 00
Merchants' and Employers' Guarantee and Acc't	10,485 01	5,763 45	7,350 00	23,598 46		2,199 00		2,199 00	21,399 46
Moose, Grand Lodge of the Loyal Order of	1,704 67	727 34	216 05	2,648 06		399 45		399 45	2,248 61
North American Accident	34,402 21	8,850 60		43,252 81		805 55	8,879 95	9,685 50	33,567 31
Protective Association of Canada	2,986 05	1,943 99		4,930 04		2 03		2 03	4,928 01
Title and Trust		17,023 38		17,023 38	502 56	4,017 10	10,828 93	15,348 59	1,674 79
Totals	263,845 49	314,190 54	79,769 70	657,805 73	175,032 56	91,221 24	224,274 13	490,527 93	167,277 80

ACCIDENT INSURANCE 1914.

Accident insurance may be subdivided into two classes, viz.: *Employers' Liability Insurance and Personal Accident*, both of which are covered by an accident license.

The business of accident insurance was transacted by twenty-eight companies, viz.: thirteen Canadian, seven United States and eight British.

EMPLOYERS' LIABILITY.

Of the twenty-eight accident companies, twenty-one transacted employers' liability insurance, viz.: Nine Canadian, eight British and four United States Companies.

The total premiums received for this class of risks was $3,433,179 and the losses paid amounted to $1,507,051 with unsettled claims outstanding to the amount of $818,740.

An abstract will be found at page clxvi.

PERSONAL ACCIDENT.

All the accident companies transacted personal accident business, the total premiums for which were $1,881,455. The claims paid amounted to the sum of $889,018 and there were outstanding at the close of the year unsettled claims amounting to $181,948.

An abstract will be found at page clxiv.

COMBINED ACCIDENT AND SICKNESS.

Five companies have issued a combined accident and sickness policy, the premiums and claims for which have not been divided between the two branches. The premiums received amounted to $321,487 and the claims paid, to $163,179. There were outstanding at the close of the year, unsettled claims amounting to $28,673.

An abstract will be found at page clxiv.

GUARANTEE INSURANCE 1914.

Guarantee business was transacted by eighteen companies, of which nine are Canadian, four British and five United States Companies.

The total premiums received were $742,510, guaranteeing an amount of $183,383,100, and the net amount paid for claims was $278,412, with unsettled claims amounting to $186,022 outstanding at the end of the year.

An abstract will be found at page clxvi.

The Guarantee Company of North America and the London and Lancashire Guarantee and Accident Co. of Canada transacted business outside of the Dominion, which is not included in the above.

SICKNESS INSURANCE, 1914.

The business of sickness insurance was carried on by twenty-four companies, viz.: twelve Canadian, eight British and four United States Companies.

It appears, however, that sickness insurance not in combination or in conjunction with accident risks has been carried on only to a very limited extent, and in some cases returns of the premiums received in respect thereof and losses paid, etc., have not been made to this Department.

In addition to the twenty-four companies above referred to, five fraternal societies, licensed by this Department, viz.: the Independent Order of Foresters, the Ancient Order of Foresters, the Canadian Order of the Woodmen of the World, the Catholic Mutual Benefit Association and the Royal Guardians, pay sick benefits to such of their members as stipulate therefor in the application for membership. In the case of the Ancient Order of Foresters, these benefits are paid partly through the lodges and partly by the Subsidiary High Court. The premiums received in Canada for sickness and funeral risks by these frateranal societies amounted to $437,006 and the claims paid amounted to $344,461. An abstract will be found at page clxviii.

PLATE GLASS INSURANCE, 1914.

The business of plate glass insurance was transacted by eighteen companies, viz.: Eight Canadian, five British and five United States companies.

The companies having adopted the system of insurance by replacement, instead of paying the value of the glass broken, and their contracts not stating any amounts as insured thereby, their returns do not show the amount of insurance effected during the year, nor the amount in force at the end thereof. The premiums received during the year in Canada for plate glass insurance were $291,927, and the total losses paid were $121,973, and there were outstanding at the end of the year unsettled claims amounting to $13,338.

An abstract will be found at page clxviii.

BURGLARY INSURANCE, 1914.

This branch of insurance, which is transacted to a considerable extent in Great Britain, was introduced into Canada twelve years ago. It is carried on by nine companies, five Canadian, one British and three United States companies. The total premiums received amounted to $85,473, and the losses paid to $36,749, with unsettled claims outstanding at the end of the year amounting to $5,392. An abstract will be found at page clxv.

STEAM BOILER INSURANCE, 1914.

This class of business was carried on by seven companies—two Canadian and five United States companies. The total premiums received amounted to $144,223, and the claims paid to $8,341, with $1,450; unsettled claims outstanding at the end of the year. An abstract will be found at page clxx.

AUTOMOBILE INSURANCE, 1914.

Automobile insurance was carried on by twenty-two companies—seven Canadian, four British and eleven United States companies. The premiums received amounted to $573,604, and the losses paid to $280,344, with $67,299 of claims outstanding. An abstract will be found at page clxv.

WEATHER INSURANCE, 1914.

Tornado insurance was carried on by twelve United States companies and one British company, the total premiums received being $13,282 with $2,002 losses incurred. Hail insurance was carried on by three Canadian companies and two United States companies, the premiums received being $242,258, and losses incurred $96,254. General weather insurance, including hail, was carried on by the Canada Weather Insurance Company, the premiums received amounting to $35,883, and the losses incurred to $4,072. An abstract of hail insurance will be found at page clxvii and of tornado and weather insurance at page clxx and clxxi.

TITLE INSURANCE, 1914.

The Title and Trust Company is licensed by this Department to transact the business of "Title insurance" as defined in the Company's Act of incorporation, that is to say, "guarantee the title to, or the quiet enjoyment of, property either absolutely or subject to qualifications and conditions, and to guarantee any person interested in or about to become interested in, or owning or about to purchase or acquire any real property, against any losses, actions, proceedings, claims or demands by reason of any insufficiency or imperfections or deficiency of title or in respect of encumbrances, burdens or outstanding rights; and to guarantee the due payment of the whole or part of any loan, advance, mortgage or claim, hypothecary or otherwise, or the interest thereon."

The total premiums received during the year amounted to $104, and no losses were incurred. An abstract will be found at page clxx.

SPRINKLER LEAKAGE INSURANCE, 1914.

Sprinkler leakage insurance was carried on by six companies—one British and five United States companies. The premiums received during the year amounted to $52,722, and the losses paid to $23,684 with $2,102 losses outstanding at the end of the year.

An abstract will be found at page clxix.

LIVE STOCK INSURANCE, 1914.

Live stock insurance was carried on by one Canadian and one British company. The premiums received during the year amounted to $110,436. The losses incurred were $70,662, and losses paid $66,472, with unsettled claims at the end of the year amounting to $13,941. An abstract will be found at page clxviii.

INLAND TRANSPORTATION INSURANCE, 1914.

Inland transportation insurance was carried on by ten companies, one Canadian, three British and six United States companies. The premiums received amounted to $193,178 and the losses paid to $83,294, with $1,250 losses outstanding at the end of the year. An abstract will be found at page clxvii.

SESSIONAL PAPER No. 8

CLASSIFICATION OF LICENSED COMPANIES AND OF THEIR DEPOSITS.

At the present date (May 10, 1915) there are one hundred and eighty (180) companies under the supervision of this Department. The nature of the business transacted by them is as follows:—

Number of companies doing	life insurance	59
" "	life insurance, assessment plan	3
" "	fire insurance	83
" "	accident insurance	24
" "	combined accident and sickness	5
" "	guarantee insurance	18
" "	steam boiler insurance	7
" "	plate glass insurance	18
" "	burglary insurance	9
" "	registered mail, etc., insurance	10
" "	sickness insurance	28
" "	title insurance	1
" "	tornado insurance	15
" "	live stock	2
" "	weather and hail insurance	5
" "	automobile insurance	25
" "	sprinkler leakage	7
" "	fly wheel, lightning, explosion, etc.	2

The deposits for the protection of policyholders, held by the Honourable the Receiver General in trust for these companies, at April 15, 1915, amounted to $82,520,988.12 in securities, as follows:—

Canadian government securities	$ 1,936,120 34
Canadian provincial securities	8,969,847 04
British government securities	899,744 48
British colonial securities	1,698,407 21
United States bonds	225,000 00
New York State bonds	251,000 00
Massachusetts bonds	2,020,000 00
Rhode Island bonds	100,000 00
California State bonds	45,000 00
Japanese government bonds	35,971 33
Belgian government bonds	164,320 20
Montreal harbour bonds	540,000 00
Municipal securities	53,190,383 61
Bank stock	20,000 00
Loan companies' debentures	1,174,266 65
Railway securities, guaranteed	10,743,517 25
District of Columbia bonds	50,000 00
French rentes	457,410 01
Total	$82,520,988 12

There was also deposited with Canadian trustees, in conformity with the Act, $28,974,158.60, making a total of $111,495,146.72 for the protection of policyholders, being an increase since last report of $3,176,550.13.

The distribution of the total sum of $111,495,146.72 held, as above mentioned for the protection of policyholders among the different classes, is as follows:—

Life	$ 80,382,522 00
Fire	15,448,527 66
Fire and miscellaneous	10,100,451 72
Accident, guarantee, plate glass, etc	5,563,645 34
	$ 111,495,146 72

The total amount of premiums received in Canada for all forms of insurance, excluding life insurance, was $36,754,301, of which $8,758,916 was received by Canadian companies, and $27,995,385 by British, United States and other companies. The following summary shows the distribution of the premiums to the various classes:—

Premiums 1914 (Excluding Life.)

Fire	$ 27,499,158
Automobile	573,604
Personal accident	1,881,455
Combined Accident and Sickness	321,487
Guarantee	742,510
Plate glass	291,927
Steam boiler	144,223
Burglary	85,473
Sickness (so far as separate return made)	1,133,413
Inland Transportation	193,178
Employers' Liability	3,433,179
Sprinkler leakage	52,722
Title insurance	104
Live stock	110,436
Hail, weather and tornado	291,432
Total	$ 36,754,301

Or dividing them according to the nationalities of the companies:—

——	Canadian Companies.	British and Colonial Companies.	United States and other Companies.	Total.
	$	$	$	$
Fire	5,016,653	13,710,907	8,771,598	27,499,158
Accident	906,534	575,823	399,098	1,881,455
Combined Accident and Sickness	236,718	None.	84,769	321,487
Guarantee	205,070	234,897	302,543	742,510
Plate Glass	100,247	65,074	126,606	291,927
Steam Boiler	96,521	None.	47,702	144,223
Burglary	49,216	1,032	35,225	85,473
Sickness	841,931	150,296	141,186	1,133,413
Inland Transportation	20,780	82,014	90,384	193,178
Employers' Liability	952,429	1,949,050	531,700	3,433,179
Title	104	None.	None.	104
Live Stock	69,054	41,382	None.	110,436
Automobile	139,752	96,721	337,131	573,604
Sprinkler Leakage	None.	344	52,378	52,722
Hail, Weather and Tornado	123,907	200	167,325	291,432
	8,758,916	16,907,740	11,087,645	36,754,301

RULES AND REGULATIONS REGARDING THE ACCEPTANCE OF SECURITIES OFFERED FOR DEPOSIT BY INSURANCE COMPANIES, Etc., Etc.

The following extracts from Orders in Council, Minutes of the Treasury Board, etc., (all of which have been previously published) are here collected for convenience of reference:—

Particulars of Securities offered for Deposit.—All applications for the acceptance of bonds or debentures, whether as original deposits or in exchange for securities which the applicants desire to have released, must be accompanied by a statement giving full particulars of the securities offered for acceptance under the following headings, viz.:—

"Date, date of maturity, place of payment of principal, rate of interest, how payable, i.e., yearly or half yearly, date and place of payment of interest, market value at time of application for acceptance, and, if not quoted in the market, the price at which purchased by the company and date of such purchase.

"Also as regards municipalities whose bonds or debentures are offered:

"The population, assessed value, rate of taxation, assets, total debenture indebtedness, and all other liabilities, income and expenditure for the last fiscal year, and any other details in the possession of the company which would be of assistance in determining the value of the securities offered for acceptance.

"The Board desire to be in possession of all possible information in relation to such securities in order that they may be in a position to give the matter proper consideration." (T.B., Nov. 9, 1888).

Railway debentures.—"The Board are of opinion that they cannot accept as a deposit the bonds of any railway company, unless guaranteed directly or indirectly by the Canadian Government, (T.B., Oct. 27, 1890,) *or by any province of Canada, or by the United Kingdom or any British Colony; or by the Government of any foreign country if the company depositing the same is incorporated in such foreign country.*" (*Insurance Act, 1910, sec. 15.*)

Loan Companies' Bonds.—The Board had under consideration a memorandum from the Superintendent of Insurance with reference to the application of the Land Mortgage Companies' Association of the province of Ontario to have the debentures of loan companies accepted by the government as deposits on behalf of insurance companies in which he reports that the said association is composed of incorporated loan companies or societies authorized to lend money on real estate in the province of Ontario, and all such companies or societies are eligible for membership upon payment of certain fees; that the loan companies which compose the said association may be divided into the following classes:—

I. Companies incorporated under the provisions of the statutes of the province of Canada, 9 Victoria, chap. 90, consolidated in chapter 53 of the Consolidated Statutes of Upper Canada, included in chapter 184 of the Revised Statutes of Ontario (1914), and commonly known as "The Loan and Trust Corporations Act."

II. Companies incorporated under the 'Canada Joint Stock Companies' Act, 1877,' now known as 'The Companies Act,' being chapter 79 of the Revised Statutes of Canada (1906).

III. Companies incorporated under special Acts of the Legislature of the province of Canada or of the Parliament of the Dominion of Canada.

IV. Companies incorporated under the 'Ontario Joint Stock Companies' Letters Patent Act, 1874,' being now chapter 187 of Revised Statutes of Ontario, 1914, commonly known as "The Ontario Companies Act."

V. Companies incorporated under the English Companies' Act, and licensed to transact business in Canada under 37 Victoria, chapter 49, (now Part IV of 'the Companies Act.' chapter 79 of the Revised Statutes of Canada.)

The Board, after careful consideration of the report of the Superintendent of Insurance as to the class of securities upon which the above companies can invest their funds, and as to the borrowing powers of the said companies, direct that the debentures and debenture stock of such companies, belonging to the said association, as meet the requirements hereinafter set forth, may be accepted as deposits on behalf of the insurance companies, at such rate as the Treasury Board may see fit to place upon them not, however, to exceed the value usually placed upon municipal securities, viz., 90 per cent of the par value thereof when the market value is at least equal to such par value or 90 per cent of the market value when the market value is less than the par value.

(*The rate of acceptance has since been changed to 95 per cent of the market value at the time of deposit, such accepted value in no case to exceed par. See below T.B., June 14, 1900.*)

The requirements above referred to are as follows:—

1. The company shall have kept strictly within the powers in relation to borrowing and investment conferred upon it by the Act under which it is incorporated.

2. It shall have a paid up capital of at least $500,000.

3. It shall have been in successful operation as a loan company for not less than ten years.

4. It shall have a reserve fund amounting to not less than 25 per cent of its paid up capital.

5. Its stock shall have a market value of not less than par.

The Board also direct that every application on behalf of an insurance company for the acceptance of any such debentures or debenture stock as herein above provided shall form the subject of a special reference to the Treasury Board, and that the company shall supply, for the information of the Board, all necessary particulars, including a statement of the borrowing powers and powers of investment of the loan company whose securities are offered as a deposit, and a statement showing in detail the nature of the investments of such loan company, all properly verified. (T.B., October 16, 1896.)

No assurance of acceptance of bonds by the Treasury Board.—The Superintendent asks the decision of the Board upon the following questions, viz.:—

"Will the Board inform a company desirous of purchasing certain bonds or securities whether they will be accepted or not as a deposit in the event of their being purchased?"

* * * * * * * * * * *

"The Board, after deliberation, are of the opinion that they cannot give any assurance to any company that securities will or will not be accepted in the event of their being purchased." (T.B., April 1, 1889.)

Deposit Receipts.—"The Board direct that deposit receipts be not accepted in any case as a deposit on behalf of any company." (T.B., January 25, 1888.)

Bank Stocks, etc.—"Bank stock or shares in any private company will not be accepted." (O.C., January 17, 1876.)

Registered Bonds as Deposits.—"When registered bonds are received as deposits they must be registered in the name of the Receiver General. Bonds registered in the name of a company accompanied by an assignment in favour of the Receiver General, will not be accepted. When registered bonds are intended to be used as a deposit, they should, before being forwarded to this Department be registered thus—in the name of 'The Receiver General of Canada in trust for (giving the name of the company) being part of the deposit made by the company with said Receiver General, in pursuance of the statutes of Canada in that behalf.' (T.B., July 13, 1891.)

Deposit and Registration of Bonds with financial agents in England.—"The Minister recommends that such securities be transferred to and registered in the names of the High Commisioner for Canada and the Manager for the time being of the Agency of the Bank of Montreal in London, England." (Approved by O.C. February 3, 1893.)

Foreign Municipal Securities.—"The Board are of opinion that no municipal securities other than Canadian should be accepted for deposit under the Insurance Act." (T.B., January 30, 1894.)

Exchange of Securities deposited with the Receiver General.—"The Board establish the following rule, viz., that bonds or securities of any kind deposited with the Receiver General can be released and withdrawn only upon the deposit with the Receiver General of an adequate amount of other securities satisfactory to the Board." (T.B., October 28, 1899.)

Municipal and other Securities as Deposits.—"The Board on the report of the Superintendent of Insurance, direct as follows:—

(1) That Canadian municipal securities, Montreal Harbour bonds, Canadian Pacific Land Grant bonds, United States state securities and loan companies' debentures (where such securities are in all respects acceptable to the Treasury Board) be hereafter accepted at 95 per cent of their market value at the time of deposit, such accepted value in no case however to exceed par.

(2) That all securities of the classes mentioned in the preceding clause (1), which have been heretofore deposited and are still in the hands of the Dominion Government at Ottawa, or in the hands of the Bank of Montreal, London, England, on behalf of the government, be revalued upon the basis set out in said clause (1).

(3) That for the purpose of such revaluation the various insurance companies by which such securities have been deposited be required to furnish from time to time when called for by the Superintendent schedules thereof giving the full particulars of such securities, including their par and market values, such par and market values to be certified to by a competent valuator or appraiser." T.B., June 14, 1900.)

Respecting quality of paper and type used in bonds to be hereafter deposited with the Receiver General.—The Board had under consideration reports from the Comptroller of Dominion Currency and the Superintendent of Insurance in reference to the quality of the paper upon which bonds for deposit with the Receiver General are engraved, lithographed or printed, and also in reference to the quality of type used for such purpose.

From the reports above referred to, it appears that there are now on deposit with the Receiver General in the custody of the Comptroller of Dominion Currency, bonds and debentures to the amount of more than $38,000,000, which are held under and for the purposes of the Insurance Act; that of these securities about 65 per cent are municipal, the greater portion of which have half-yearly or yearly coupons attached; that in some cases the principal is payable in yearly or half-yearly instalments, such instalments being sometimes represented by coupons attached to the bond, and sometimes by separate bonds; that these bonds and debentures have, when deposited, periods to run varying from two or three years to fifty years, and all such must be handled at least once and generally twice each year, and that notwithstanding the greatest care, the removal from the box containing them, unfolding, cutting and refolding and replacing them must of necessity to a certain extent wear and injure them, and hence the necessity of having all bonds, when deposited, in such sound condition that they may be reasonably expected, notwithstanding the unavoidable wear and tear, to hold together until the date of maturity; that many of the debentures, now held are of the commonest kind of paper; that the coupons attached from constant handling, are frequently torn, and that many of those on the debentures recently taken have been in such bad condition that they had to be patched before they were put into the vault.

In view of the above representations, and on the recommendation of the Superintendent of Insurance, the Board direct, that of the securities hereafter offered for the above named purposes only such be accepted as are either engraved, lithographed or printed in clearly legible type on tough, durable paper: Provided, however, that for good and sufficient cause shown bonds not meeting the foregoing requirements may be temporarily accepted.

The Board further direct that a copy of this Minute be sent to every licensed insurance company, and also that the Minute be published by the Superintendent of Insurance in his annual report. (T.B., June 5, 1908.)

LEGAL DECISIONS.

1. Fire Insurance.

(a) Policy of indemnity—Purchaser of goods insured—Interested persons not disclosed in policy—Bank Act, S.C. 1913, Ch. 9, S. 86 (2).

A bank advanced $2,000 upon certain goods, received the warehouse receipt and took an insurance upon the goods in the following terms: $3,300 on "Cotton Warp in bales their own or held by them in trust or on commission or sold but not delivered or in which they may have an interest or a liability." The policy further forbade double insurance in the terms of statutory condition No. 8. The goods of the borrowing company were further insured by a floating policy, with a limitation of liabiltiy to the excess of value beyond any specific insurance. A sale of the goods was made to a third party, to whom, at the request of the borrower, the bank assigned the benefit of the policy. A fire then occurred, and thereafter the indebtedness of the bank was discharged by such third party. All three parties sued the insurance company.

Held, that from the fact that the owner was paying a premium on an insurance of $1,300 in excess of the bank's interest, it ought to be deduced that the bank insured the interest of other persons.

Held, that statutory condition No. 8 as to double insurance prevents recovery upon the policy.

Held, that the question as to whether the interest of persons other than the insuring bank was covered by the policy was a question of fact. (Castellain v. Preston, 11 Q. B. D. 380, followed.)

It is doubtful whether the intention of the persons making a contract of insurance, which does not appear in the policy and is not communicated to the insurance company is binding on the insurance company. (Reliance Marine Insurance v. Duder [1913] 1. K. B. 265 relied on.)

Held, per McPhillips, J. A., dissentientem—That the clause quoted *supra* was the controlling clause and operated to write out any of the other provisions of the policy, such as the requirement to give notice of change of the equitable ownership of the goods; and further that the bank being the owner of the goods at the time of the loss by virtue of the Bank Act, s. 86 (2) and holding the goods in trust or sold but not delivered, the policy of insurance was representative of the goods and was a policy of indemnity, not only to the bank but to any *cestui que* trust or vendee of the goods.

July 14, 1914—Court of Appeal, British Columbia—B.C. Hop Co., E. Clemens-Horst Co. and Bank of Montreal (Plaintiffs), *Appellants* v. Fidelity-Phenix Fire Insurance Co. (Defendants), *Respondents*.—*Western Weekly Reports*, August 29, 1914, p. 1539.

(This is an appeal from a judgment of Murphy, J., dated January 30, 1914, dismissing the plaintiff's action. Appeal dismissed, McPhillips, J. A., dissenting

---

(*b*) *Concealment ·Dwelling house—Occupation—Summer residence—Risk—Premium—C.C., arts. 2485, 2487, 2488, 2569.*

Held, when in an insurance policy against fire, the dwelling-house containing the household furniture insured is described as occupied by the assured, the fact that the building, from the beginning of the risk until the fire, was not occupied, was not intended to be occupied, except during summer months, constituted concealment of facts showing the nature and extent of the risk, and which may prevent the undertaking or the continuance of the contract, and a change material to the risk which may affect the rate of premium, and renders the policy null and void.

April 29, 1914—Cour du Banc du Roi, Quebec—Dame Cox *et vir* and Anderson *et al.* v. The Phœnix Assurance Co.—23 *Rapports de la Cour du Banc du Roi*, p. 530.

(*c*) *Principal and agent—Remuneration of agent by commissions—Additional commission on annual net profits—How arrived at—Deductions—Fire Insurance Company.*

Plaintiffs acted as agent for the defendant company in connection with their fire insurance business under an agreement in writing which provided for the remuneration of plaintiffs (1) by a percentage of the gross premiums received by them subject to certain deductions, and (2) by payment of "an additional 15 per cent on the annual profits, arrived at by deducting from the gross premiums, rebates, losses, and loss expenses paid and all commissions including profit, commission and other allowances made said Douglas Bros."

Held, by the majority of the Court, that the right of plaintiffs to the additional 15 per cent provided for, depended upon the earning of profits by the company, and that, in making the deductions to determine the annual profits upon which the additonal 15 per cent. was payable, the defendant company

was not to be restricted to losses actually paid, but was entitled to include losses chargeable to the business done whether actually paid or not.

Per Drysdale, J.—The words "loss expenses paid" referred to moneys necessarily paid in connection with the matter of verifying and adjusting losses.

January 13, 1914—Supreme Court, Nova Scotia—Douglas Bros. v. Acadia Fire Insurance Co.—*47 Nova Scotia Supreme Court Reports*, p. 517.

(*d*) *Policy—Conditions—Breach—Fact material to risk—Failure to communicate.*

One of the conditions in the fire insurance policy issued by the defendant company required the insured to communicate any fact material to be made known to enable the insurer to udge of the risk undertaken and provided that, in case of omission to do so, the insurance should be of no force in respect to the property as to which such omission was made.

Held, that the fact that a barrel of gasoline was kept under a platform connected with plaintiff's building was a circumstance material to be made known to the insurer, and that failure to make it known was a violation of the condition of the policy preventing plaintiff from recovering.

Held, further, that another condition under which gasoline was permitted to be kept in quantities not exceeding five gallons for the purpose of running an engine used in connection with plaintiff's business, and the fact that the engine was known to the insurers to be on the premises, did not relieve plaintiff from the obligation imposed under the first mentioned condition.

April 4, 1914.—Supreme Court, Nova Scotia—Evangeline Fruit Co., Ltd., v. Provincial Fire Insurance Co. of Canada.—*48 Nova Scotia Supreme Court Reports*, p. 39.

(*e*) *Vente immobilière—Engagement par l'acheteur d'assurer contre l'incendie—Assurance mutuelle—Hypothèque qui en nait pour garantie du billet de prime—Consentement tacite du vendeur qu'elle ait priorité sur la sienne.*

Jugé: La stipulation au profit du vendeur, dans une vente immobilière, que l'acheteur sera tenu d'assurer les bâtisses contre l'incendie, n'emporte pas un consentement tacite que l'hypothèque légale, résultant d'une assurance mutuelle, ait priorité sur celle qui garantit le prix de vente.

Per McCorkill, J.—Le vendeur est présume avoir prevu, dans la stipulation précitée, une assurance à prime fixe a l'exclusion d'une assurance mutuelle.

Cooke, J., dissentiente.

30 Janvier 1914—Cour Supérieure, Québec—La Compagnie d'assurance Mutuelle des Industries v. Morency—*46 Rapports de la Cour Supérieure, p. 29.*

(*f*) *Policy in Assumed Name—Statutory Conditions Not Printed on Policy—Excessive Claim—Recovery of Real Value.*

The fact that an insured person insures under a false name, by which he has been known for many years does not vitiate the policy of insurance.

Where the statutory conditions are not printed on a policy of fire insurance, the effect of the omission and the penalty therefor is that the policy becomes subject to the statutory conditions only. (Citizens Insurance Co. v. Parsons, 7 App. Cas. 96 followed).

Where an excessive and exaggerated claim is made by a policyholder, and resisted by a fire insurance company, such a claim will not preclude the policyholder from recovering the real value of the goods burnt and damaged,

unless the claim is fraudulently made by the policyholder in the sense of endeavouring to obtain from the company money he has no right to. (Norton v. the Royal Fire and Life Assurance Co., 1. T. L. R. 460 applied).

January 18, 1915—King's Bench, Manitoba—Maple Leaf Milling Co. Ltd., v. Colonial Assurance Co.—*Western Weekly Reports*, January 30, 1915, p. 1124.

(*g*) *Hypothèque—Aggravation du risque—Fausses déclarations, C. civ. art. 2487 et s.*

Jugé: 1. Une constitution d'hypothèque sur un immeuble par l'assuré, apres l'emission de la police d'assurance sur cette bâtisse, n'est pas un changement de la nature du risque qui annule le contrat d'assurance.

2. Le fait qu'un assuré aurait declaré qu'il y avait une hypotheque de $1,500 sur la propriété assurée, tandis qu 'en réalité il y enavait une de $2,000, mais qui portait également sur deux autres lots de terre, ne constitue pas une fausse represéntation de nature à dimmuer l'appréciation du risque. C'est une erreur non matérielle qui peut s'expliquer en considérant que l'assuré aurait divisé l'hypothèque entre la bâtisse, le terrain et les deux autres lots de terre.

13 Novembre, 1911—Cour du Banc du Roi, Québec—Phœnix Assurance Co. v. Morin—*23 Rapports de la Cour du Banc du Roi*, p. 388.

(*h*) *Assurances terrestres—Assurance contre l'incendie—Police à découvert—Stipulation de nullité pour fausses déclarations par l'assuré—Surestimation par lui de la chose assurée.*

Jugé: La police d'assurance contre l'incendie par laquelle l'assureur ne s'engage, le cas échéant, à payer à l'assuré que la perte qu'il subira, nonobstant le chiffre de la valeur estimée par ce dernier qui y figure, est une police à découvert. La stipulation qu'on y trouve que les fausses déclarations de l'assuré dans sa proposition d'assurance, de nature à causer un préjudice à l'assureur, sont une cause de nullité du contrat, est sans application à la surestimation de la chose par l'assuré.

14 juin 1914.—Cour Supérieure, Montréal—Robillard du Mazuel v. The Springfield Fire and Marine Insurance Co.—*46 Rapports de la Cour Supérieure*, p. 148.

(*i*) *Insurer Indemnified—Assignment of Damages to Insurance Company—Right of Company to Sue in Own Name—Laws Declaratory Act (R. S. B. C., 1911, Ch. 133 S. 2, S-S. 25.)*

Owing to the defective installation and maintenance of a live electrical wire by the defendants the convent of St. Ann at Victoria was burnt and the proprietors recovered on a policy effected with the plaintiff company. Thereafter the proprietors by deed poll authorized the plaintiff company in its own name and for its own benefit to sue for the damages suffered by them.

Held, that by reason of the deed poll and s. 2, s-s. 25 of The Laws Declaratory Act the plaintiff company might sue in its own name. (King v. Victoria Insurance Co. Ltd. [1896] A.C. 250 followed.)

September 3, 1914.—Supreme Court, British Columbia—Union Assurance Co., *et al.*, v. B.C. Electric Ry. Co.—*Western Weekly Reports*. September 19 1914, p. 119.

(*j*) *Verbal Agreement for Policy—Provisions of Charter—Formation of Contract Over Telephone—Powers of Local Agents.*

An insurance company may bind itself otherwise than by policies of insurance drawn up in the form prescribed by its charter, save where the charter expressly prohibits insurance in any other form. (Montreal Assurance Co. v. McGillivray, 13 Moo. P.C. 87, and Parsons v. Queen Insurance Co., 29 U.C.C.P. 188 distinguished.)

It is not essential to the validity of a preliminary contract of insurance (as distinguished from the executed contract or policy) that it should be attested by the officers and seals of the company.

Evidence may be given of a well established practice among insurance agents of effecting insurance verbally (even over the telephone). (Western Assurance Co. v. Provincial Assurance Co., 5 O.A.R. 190 referred to.)

Local general agents of an insurance company have power to bind the company verbally, and, unless it is shown to be absolutely contrary to the terms of the charter of the company, have power to give credit and make any terms they see fit with respect to the payment of premiums. (Insurance Co. v. Wilkinson, 13 Wall 222 referred to.)

February 23, 1915—Supreme Court, British Columbia—Westminster Woodworking Co. et al v. Stuyvesant Insurance Co., *et al.*—*Western Weekly Reports*, March 27, 1915.

---

2. Accident Insurance.

(*k*) *Interprétation Maladie qui retient l'assuré chez lui,* confined to the house—*Valeur de cette expression—Neurasthénie qui empêche l'assuré de travailler, mais dont le traitement l'oblige à mener une vie extérieure.*

Jugé: Lorsque dans une assurance contre les lésions physiques et les maladies causées par accident, une clause de la police restreint le risque, pour les maladies, au cas ou elles retiendront l'assuré chez lui (*confined to the house*), il ne peut recouvrer l'assurance pour les pertes résultant d'une neurasthénie qui l'a empêché de travailler, mais dont le traitement, loin de la retenir chez lui, l'obligeait à mener une vie extérieure—.

30 juin, 1914—Cour Supérieure, Montréal—Guay v. Provident etc. Insurance Co.—*46 Rapports de la Cour Supérieure*, p. 187.

---

3. Guarantee Insurance.

(*l*) *Fidelity Bond—Municipal Tax Collector—Defalcation—Action by Municipal Corporation—Application for Bond and Answers to Questions—Incorporations of, in New Bond — Recitals — Estoppel—Conditions—Breach—Untrue Statement and Promise—Materiality—Appointment of Auditors—Failure to Examine Collector's Rolls—Municipal Act. secs. 10, 299, 304 (1)—Embodiment in Bond of Application and Answers—Sufficiency—Insurance Act, R.S.O. 1897, ch. 203, sec. 144—Compliance with.*

The defendants, by a bond dated the 30th day of May, 1905, covering the period from the 10th June, 1905, to the 10th June, 1906, and renewed by annual continuation certificates up to the 10th June, 1911, agreed to guarantee the plaintiffs to the amount of $5,000, against loss through the fraud or dishonesty of M., their Chief of Police and Collector of Taxes. There had been a similar

previous bond covering the period from the 10th June, 1904, to the 10th June, 1905, issued upon the application of M. and the answers of the then Mayor of the plaintiff corporation to certain questions, stated to be taken as the basis of the bond; but no new application was made by M. or the plaintiffs for the bond of the 30th May, 1905, upon which the plaintiffs now sued, and which contained a recital that they had delivered to the defendants a statement in writing, "which statement is made a part hereof," and that the bond was given "upon the faith of the said statement as aforesaid by the employer, which the employee warrants to be true":—

Held, that the plaintiffs were estopped from setting up that the application and answers given in 1904 were not the application and answers upon which the bond sued on was based.

During the years 1908 and 1909 M. collected upwards of $11,000 more than he paid over to the plaintiffs' treasurer. The plaintiffs appointed auditors annually, but the auditors did not examine the collector's rolls, although in the document of the 10th June, 1904, the answer to the question, "What means will you use to ascertain whether his accounts are correct" was, "Auditors examine rolls and his vouchers from treasurer, yearly." Each year, upon the granting of the renewal or continuation certificate, the Mayor or Clerk signed a statement to the effect that M.'s books and accounts had been examined and found correct. The town council did not give the auditors any directions; they simply appointed them auditors for the municipality, with such duties "as are defined by statute." See the Municipal Act, 1903, secs. 299, 304 (1).

Held, that it was the duty of the plaintiffs' council, under sec. 10 of the Act, to see that the auditors duly performed the duties of their office; the council had not fulfilled their duty by simply passing the statutory by-law naming the auditors.

Held, also, that, by acquiescing in and confirming the report of the auditors, which showed that they had not examined the collector's rolls, the plaintiffs violated the promise given by the Mayor on their behalf, in the answers that preceded and formed the basis of the bond; and the representations subsequently made by the Mayor and Clerk, in the statements upon which the annual renewals were made, were untrue; and these were all material to the risk, and directly contributed to the defalcation of M.

Held, also, that the answers of the Mayor were sufficiently embodied in the bond to comply with the provisions of the Ontario Insurance Act, R.S.O. 1897, ch. 203, sec. 144.

Hay *v.* Employers' Liability Assurance Corporation (1905), 60. W. R. 459, Venner *v.* Sun Life Assurance Co. (1890), 17 S.C.R. 394, and Jordan v. Provincial Provident Institution (1898), 28 S.C.R. 554, followed.

Per Hodgins, J. A.—The condition relied upon was literally set out in full in the bond itself, in the words, "If the Employers' written statement hereinbefore referred to shall be found in any respect untrue, this bond shall be void." although the particular false statement was not identified, and must be proved; and this was really the basis of the decisions in the Venner and Jordan cases.

Per Meredith, C. J. O., and Hodgins, J. A.—Remarks upon the difficulties occasioned by the absence from those cases of any mention of the differences between the Dominion and Provincial statutes; and, per Hodgins, J. A., that the latter case was also rendered obscure by the assumption that the terms of the contract and conditions modifying its effect were necessarily one and the same thing— referring to Youlden *v.* London Guarantee and Accident Co. (1913), 28 O.L.R. 161.

Per Meredith, C. J. O.—Discussion of the meaning of sec. 144 (2) of R.S.O. 1897, ch. 203; reference to previous Ontario statutes and to the provisions of the Dominion Insurance Acts; and review of the authorities. This Court was bound by the decision of the Supreme Court of Canada in the Jordan case,

and of the Court of Appeal in the Hay case, to treat the London West case as wrongly decided; were this Court not so bound, the conclusion in this case should be the same as in that.

Held, therefore, reversing the judgment of Britton, J., that the plaintiffs were not entitled to recover upon the bond.

February 23, 1914.—Court of Appeal, Ontario—Town of Arnprior *v.* United States Fidelity and Guaranty Co.—*30 Ontario Law Reports*, p. 618.

(This is an appeal from the judgment of Britton, J., dated June 11, 1913.)

(*m*) *Louage—Obligation du locateur—Garantie contre les vices de la chose louée.*

Jugé: Le locateur est responsable des dommages résultant de la rupture d'une conduite d'eau causèe par le fléchissement d'une lambourde mal soutenue dans la bâtisse louée. Le fait que le tuyau creve formait partie d'un appareil de protection contre l'incendie, vendu au locateur par le locataire, et l'engagement par ce dernier dans le bail de faire les réparations de toute espece, ne dégagent pas le locateur de cette responsabilité.

19 mai, 1913.—Cour du Banc du Roi, Québec— The St. Lawrence Realty Co., Ltd., v. The Maryland Casualty Co.—*22 Rapports de la Cour du Banc du Roi*, p. 451.

(*n.*) *Surety.—Discharge of—Strict Adherence to Terms of Bond—Gratuitous Extension of Time for Performance.*

The liability of a surety upon a surety bond depends on a strict adherence to the terms of the contract on the part of the other party thereto.

An extension of the time for the completion of a contract granted without consideration therefor need not be notified to a surety.

July 14, 1914—Court of Appeal, Alberta—Wright (Plaintiff), *Respondent*, *v.* Western Canada Accident &c. Co. (Defendant) *Appellant*—*Western Weekly Reports*, Aug. 1, 1914, p. 1409.

(This is an appeal from a judgment of Gregory, J. dated January 23, 1914.)

---

4. Hail Insurance.

(*o*) *Land wrongly described—Condition that agent is agent of insured—Non-liability of company.*

The acknowledgment by an applicant for insurance that the agent who fills in the application form is his agent and not that of the company, binds the applicant.

Where land intended to be insured, and inserted in an application for hail insurance, is, by a mistake of the agent of the owner wrongly described, and the application forms part of the insurance contract, the insurance company having no notice of such mistake, the company is not liable for damage to crops grown on the land intended to be insured. (Biggar v. Rock Life Assurance Co. [1902] 1 K.B. 516; Bleakley v. Niagara, etc. Co., 16 Gr. 198, referred to.)

October 14, 1914—Supreme Court, Saskatchewan—Laird v. Canada Weather Insurance Co.—*Western Weekly Reports*, October 24, 1914. p. 231.

MISCELLANEOUS CASES.

(p) *Company—Subscriptions—Oral representations—Absence of prospectus—Winding up—Repudiation—Removal from list of Contributories—The Companies' Ordinance, ss. 57a, 108a.*

A subscription made upon oral representations without any prospectus is by virtue of sec. 57a (now repealed, but see sec. 108a) of the Companies' Ordinance, is merely voidable and not void.

A distinct unequivocal (and therefore irrevocable) repudiation of a subscription (where the subscriber is entitled to repudiate) conveyed to the directors so that it becomes their duty to remove the repudiating shareholder's name from the list of shareholders if made before the commencement of the winding up proceedings (where that is the only suggested answer) is sufficient to entitle him to have his name removed from the list of contributories without the necessity for the further step of the initiation of proceedings before the commencement of winding up proceedings.

February 19, 1915—Supreme Court, Alberta—*re* Western Canada Fire Insurance Co. (in liquidation), Cowper's Case—*Western Weekly Reports, March* 6, 1915, p. 1365.

(q) *Practice—Examination for discovery of Officer of Corporation—Use of part of the examination only—Rules 37 Or s. 1, and 37 Oc. s-s. 1, B.C., Supreme Court Rules.*

R. 37 Or. s. 1. of the British Columbia Supreme Court Rules provides that:—

Any party may, at the trial of an action or issue, use in evidence any part of the examination of the opposite party; but the judge may look at the whole of the examination, and if he is of opinion that any other part is so connected with the part to be so used that the last-mentioned part ought not to be used without such other part, he may direct such other part to be put in evidence; and R. 370c. s-s. 1 of the same rules states that:—

In the case of a corporation, any officer or servant of such corporation may, without any special order, and any one who has been one of the officers of such corporation may, by order of a court or a judge, be orally examined before the trial touching the matters in question by any party adverse in interest to the corporation, and may be compelled to attend and testify in the same manner and upon the same terms and subject to the same rules of examination as a witness, save as hereinafter provided. Such examination may be used as evidence at the trial if the trial judge so orders.

Macdonald, J., *held,* that, upon the construction of both these rules, if the examination for discovery of an officer of a company is used at the trial, the whole examination must be put in and the parties wishing to use the same cannot put in certain questions only.

Supreme Court, British Columbia—Westminster Woodworking Co., *et. al., v.* Stuyvesant Insurance Company, *et al.*—*Western Weekly Reports,* March 13, 1915, p. 1912.

LEGISLATION.

1.—Dominion Legislation.

The undermentioned Acts were passed by the Parliament of Canada at the session 1915, 5 Geo. V.

5 George V, Cap. 5.

(1) An Act to authorize certain extensions of time to Insurance Companies. (*Assented to April 8, 1915.*)

His Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

1. Any insurance company whose power to apply for a license under the provisions of *The Insurance Act, 1910,* will expire before the end of the next session of Parliament, may obtain an extension of such power until the end of the next session of Parliament, by filing a notice with the Superintendent of Insurance in form 1 of the schedule to this Act within two months after the passing of this Act, and paying to the said Superintendent a fee of one hundred dollars.

2. A list of all companies obtaining extensions under the provisions of this Act shall be published in the prefix to the first volume of the annual statutes of Canada published thereafter.

SCHEDULE.

1.

To the Superintendent of Insurance:

Notice is hereby given that the (here insert name of company) will take advantage of the extension of time authorized by chapter 5 of the Statutes of 1915 for applying for a license under the Insurance Act, 1910.

Dated at.....this.....day of.....
A.D. 1915.

---

5 George V, Cap. 8.

(2) An Act to supplement the Revenue required to meet War Expenditures. (*Assented to April 8, 1915*).

His Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

1. This Act may be cited as *The Special War Revenue Act, 1915.* *

* * * * * * * *

5. In this section unless the context otherwise requires,—

(*a*) "company" includes any corporation or any society or association, incorporated or unincorporated, or any partnership carrying on the business of insurance;

(*b*) "Canadian company" means a company incorporated or legally formed in Canada for the purpose of carrying on the business of insurance, and having its head office in Canada;

(*c*) "Minister" means the Minister of Finance;

(*d*) "Net premiums" means the gross premiums received less the rebates, return premiums and premiums paid for reinsurance to companies to which this section applies;

(*e*) "Superintendent" means the Superintendent of Insurance.

2. Every company, other than a life insurance company, a company transacting marine insurance, a fraternal benefit society and a purely mutual company, licensed or registered or otherwise authorized to transact in Canada

or in any province thereof the business of insurance, shall pay to the Minister for the Consolidated Revenue War Fund a tax of one per cent. upon the net premiums received by it in Canada on and after the first day of January one thousand nine hundred and fifteen.

3. Every life insurance company and every marine insurance company which transacts in Canada in addition to its business of life insurance or of marine insurance a class of insurance other than life or marine insurance, shall be subject to the provisions of this section in respect of such other business as fully as if it were not authorized to transact the business of life insurance or of marine insurance.

4. Every company to which this section applies shall on or before the last day of April one thousand nine hundred and fifteen, and quarterly thereafter, deposit with the Superintendent a return on a form to be furnished by him showing the gross premiums received by it and the rebates, return premiums, and reinsurance premiums paid by it, during the three months ending on the last day of the month preceding the date on which such return is filed. Such return shall, in the case of a Canadian company be signed by the president, vice-president, managing director or secretary. In the case of a company other than a Canadian company, such return shall be signed by the chief agent of the company in Canada if the company is licensed under the provisions of *The Insurance Act, 1910*. If a company other than a Canadian company is licensed by any province of Canada such return shall be signed by the chief agent or attorney authorized by power of attorney from the company to make and verify the annual statements or returns required to be made by the laws of the province by which it is licensed.

5. Every such company shall at the time of depositing the return remit to the Superintendent for payment to the Minister the amount of the tax payable under the provisions of this section in respect of the net premiums received by it during the period covered by the return.

6. The Superintendent or any officer of his Department appointed by him may visit the head office of the company in the case of a Canadian company, or the chief agency or principal place of business in Canada in the case of a company other than a Canadian company, and examine the books and records of the company for the purpose of verifying any return called for by this section, and the Superintendent and such officer shall have the right of access to such books and records at all reasonable hours.

7. Premiums received in respect of policies insuring persons resident, or property situated, in Canada at the time such insurance was effected or renewed whether or not payment was made in Canada, shall be deemed to be premiums received in Canada within the meaning of subsection 2 of this section.

8. Every company that refuses or neglects or whose chief agent or attorney, as the case may be, refuses or neglects to deposit the return as called for by this section shall be liable to a penalty not exceeding fifty dollars for each and every day during which such refusal or neglect continues.

9 Every president, vice-president, managing director, secretary, officer, clerk or servant, agent or attorney of the company who wilfully makes a false or deceptive statement in the return aforesaid or in any of the books and records of the company from which such return is compiled shall be guilty of an indictable offence punishable, unless a greater punishment is in any case by law prescribed therefor, by imprisonment for a term not exceeding five years.

10. Every president, vice-president, managing director, secretary, officer, clerk or servant, agent or attorney of the company who negligently prepares or signs any such return or record of the company or who negligently makes an untrue entry in the books of the company affecting the correctness of the

return shall be guilty of an indictable offence punishable, unless a greater punishment is in any case by law prescribed therefor, by imprisonment for a term not exceeding three years.

---

(3) An Act respecting The Canada Preferred Insurance Company. (*Assented to April 8, 1915.*)

This company was incorporated by chapter 88 of the statutes of 1913, assented to on April 10, 1913. The company failed to obtain a license within the two years provided by the Insurance Act, 1910, and the present Act provides that the Minister of Finance may at any time not later than April 9, 1917, grant to the company the necessary license to carry on business.

---

(4) An Act respecting The Casualty Company of Canada. (*Assented to April 8, 1915.*)

This company was incorporated by chapter 63 of the statutes of 1911, assented to on May 19, 1911. An amending Act, chapter 100 of the statutes of 1913, extended the time within which a license might be obtained under the Insurance Act, 1910, to May 18, 1915, and changed the amounts of subscribed and paid-up capital required before a license could be issued.

The present Act grants a further extension of time, to May 18, 1916, within which a license may be obtained, provides that the general meeting for the election of directors may be held when $50,000 of capital stock has been subscribed instead of $150,000 required by the Act of 1911, and changes the order in which the various classes of business authorized may be taken up.

---

(5) An Act respecting The Title and Trust Company, and to change its name to "Chartered Trust and Executor Company." (*Assented to April 8, 1915.*)

This Act merely makes the change in name indicated by the title.

2.—Alberta Legislation.

CHAPTER 20.

An Act to amend The Alberta Insurance Act.

(Assented to October 22, 1914.)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:—

The Alberta Insurance Act, being chapter 16 of the Statutes of Alberta, 1913 (First Session,) is amended as follows:

1. Section 2: By striking out subsection (*r*) and substituting therefor the following:—

"(*r*) 'Automobile insurance' shall include insurance against accidental bodily injury or death to the driver of an automobile, insurance against loss

or damage from accident or injury suffered by an employee or other person caused by an automobile and for which the owner thereof is liable, insurance against loss or damage to property from an accident caused by an automobile, and insurance against loss or damage to an automobile by fire, accident, burglary or theft."

By adding the following subsections (*w*), (*x*) and (*y*):

"(*w*) The expression 'superintendent' and 'Superintendent of Insurance' means any superintendent of insurance appointed under this Act;

"(*x*) 'Friendly society' shall include any corporation, society, association, or fraternity, benevolent, mutual, provident, industrial or co-operative or the like, which does not carry on insurance business for profit and which, through the mutual co-operation of its members, furnishes to such members or to their families, relatives or dependents or other designated beneficiaries upon a specified contingency aid, protection or benefit;

"(*y*) 'Certificate of authority' means any certificate issued by the superintendent of insurance entitling the holder to act as an insurance agent within the province."

2. Section 6:

(1) By striking out subsection (*b*) and substituting therefor the following:—

"(*b*) Fire, storm, cyclone, tornado, inland marine, inland transportation and sprinkler leakage insurance, or."

(2) By striking out subsection (*e*) and substituting therefor the following:

"(*e*) Plate glass, live stock, explosion, steam boiler, burglary, theft, automobile or vehicle, mortgage, investment and title or any other kind or kinds of insurance not included in any of the foregoing groups."

3. Section 28: By adding the following thereto as subsection (*e*):

"(*e*) Every foreign mutual hail insurance company shall keep on deposit with the treasurer the sum of $20,000."

4. Section 35: By inserting thereafter the following as section 35*a*:

"35*a*. The securities so deposited as aforesaid may be used by the Minister for the purposes of re-insuring all or any part of the risks of the company outstanding in Alberta as and when the superintendent may see fit."

5. Sections 40, 41, 41*a* and 42 are hereby repealed and the following substituted therefor:

"40. No fire or accident insurance company not incorporated under the laws of the province, licensed under this Act shall make, write, place or cause to be made, written or placed, any policy, duplicate policy or contract of insurance upon property, real or personal situate in Alberta or described in any policy, duplicate policy or contract of insurance as situate in Alberta, or upon any employers liability risk in respect of any work being carried on in Alberta unless the said insurance has been approved by an agent of the company who is a resident of this province holding a certificate of authority from the superintendent nor unless such agent shall sign or countersign any policy, duplicate policy or contract so issued and make a record of the same in books provided by the company for that purpose and receive the commission (or some part thereof) when the premium stipulated in such policy, duplicate policy or contract of insurance is paid.

"Nothing herein shall be construed to prevent any such insurance company, licensed under this Act, from issuing policies at its principal or branch office covering property situate in this province; provided that such policies are issued either upon application procured and submitted to such company by resident authorized agents of the company or have been signed or countersigned by a resident authorized agent of the company.

"(2) No provision of this section shall apply to direct insurance covering the rolling stock of railroad corporations or property in transit which is in the possession and custody of railroad corporations or other common carriers or to

moveable property of such common carrier used or employed by them in their business as common carriers.

"(3) No resident agent holding a certificate of authority shall sign any blank policy of insurance.

"(4) Any insurance company which issues a policy save as hereinbefore mentioned in this section shall upon summary conviction by a justice of the peace be liable to a penalty of not less than one hundred dollars and not more than three hundred dollars for each policy so issued; and failing payment of the said penalty upon request of the Minister its license shall be cancelled.

"CERTIFICATE OF AUTHORITY.

"41 The term 'agent' shall include an acknowledged agent or any other person who shall in any manner aid in transacting the insurance business of any insurance corporation or company and shall also include any broker whose business in whole or in part is either to negotiate or place risks on property situate and located in the province and to deliver policies covering the same and to collect premiums therefor, or to negotiate or place other contracts of insurance.

"(2) No person, firm or corporation shall act as agent for any insurance company or corporation in the transaction of any insurance business in this province or negotiate or place contracts of insurance for any such company or corporation or in any way or manner aid such company or corporation in effecting insurance in this province unless he shall have obtained from the superintendent of insurance a certificate of authority to negotiate or act as agent in the business of insurance:

"Provided that nothing in this subsection shall be construed as preventing any person, firm or corporation from acting as an agent after applying for a certificate of authority and pending the consideration of such application by the superintendent.

"(3) Such certificate of authority shall be applied for on a form prescribed by the superintendent and may be issued to such firm, person or corporation on the approval of the application by the superintendent and payment of the prescribed fee.

"Each certificate shall expire on the 15th of February in each year but may be renewed on due application to the superintendent and payment of the prescribed fee.

"(4) Every person authorized and acting in this province as agent of any insurance company or corporation who receives or collects any premium moneys as such agent shall be responsible in a trust or fiduciary capacity to such company and such premium moneys shall not be retained when paid to him by the assured over and beyond the term stipulated in his agency contract or agreement under penalty imposed under subsection 7.

"(5) Any certificate of authority issued in accordance with this section may be revoked or suspended by the superintendent, if, after due investigation by him or his agent, he determines that the holder of such certificate has violated any provision of *The Insurance Act*, 1910 or *The Alberta Insurance Act* or an amendment thereof, that the agent has solicited or issued any policy of insurance other than policies of companies duly licensed in Alberta; or that he is incompetent and untrustworthy to transact the business of insurance for which such certificate of authority has been granted.

"No person, firm or corporation whose certificate of authority is so revoked shall be entitled to a certificate under this section for one year after such revocation.

"(6) The holding of a certificate of authority from the superintendent of insurance to transact the business of insurance shall *ipso facto* exempt the holder

of such certificate from liability to pay any license fee for the transacting of insurance imposed by any city, town, village or municipality within Alberta.

"(7) Any person, firm or corporation who contravenes any of the provisions of this section shall be guilty of an offence and shall be liable upon summary conviction before a justice of the peace to a penalty not exceeding $100 and not less than $20, and in case of a subsequent conviction shall be liable to imprisonment for any term not exceeding six months.

"(8) The provisions of this section shall not apply to agents who represent licensed mutual fire companies only.

"UNDERWRITERS' AGENCIES.

"42. No policy of insurance covering loss by fire on property situated in the province shall be issued through any underwriters' agency or underwriters' company which issues policies in its own name for another principal or guaranteeing or managing company unless such principal, or guaranteeing or managing company is licensed to transact business in this province nor unless such underwriters' agency or underwriters' company shall have obtained from the superintendent a license to issue contracts of insurance. Policies of insurance issued by any such underwriters' agency or underwriters' company must bear the name of the principal, guaranteeing or managing company in a prominent and conspicuous manner, and the form of such policies must be approved by the superintendent.

''(2) The license referred to in this section shall be in such form as may be from time to time determined by the superintendent, and it shall specify the business to be carried on by the company and shall expire on the thirty-first day of December in each year but may be renewed from year to year.

"(3) Every company licensed under this Act which carries on any of its business or issues any policy of insurance through an underwriters' agency or company shall, in addition to the other information required to be given by such company, file a return of the business transacted by the said underwriters' agency or company up to the 31st day of December in each and every year on a form to be prescribed by the superintendent of insurance.

"42*a*. Where any advertisment, letterhead, account, or other document, issued, published or circulated by a licensed corporation or company or by any of its officers, agents or employees, purports to state the capital of the company it shall state separately—

"(*a*) The authorized capital;

"(*b*) The capital actually and in good faith subscribed;

"(*c*) The capital actually and *bona fide* paid up.

"(2) It shall be unlawful for any person to represent orally or in writing that the registration of an insurance company or the licensing of such company or the printing or publication of its annual statement in the report of the superintendent or in any other government publication is a warranty or guarantee of the financial standing of the corporation or of its actual actuarial solvency.

"(3) Any person, firm or corporation contravening any of the provisions of this section shall be liable, upon summary conviction before a justice of the peace to a fine not exceeding $100."

6. Section 58: By inserting after "company" in the first line the words "that is not a friendly society."

By striking out all of the said section after the word "thereof" in the seventh line and substituting therefor the following:

"(1) For life insurance	$300.00
"(2) For fire, storm, cyclone, tornado, inland marine, inland transportation and sprinkler leakage	300.00
"(3) For hail insurance	200.00

"(4) For accident, sickness and guarantee insurance..... $200.00
"(5) For one or more of all other kinds of insurance..... 100.00
"(6) For underwriters' agency..... 100.00
"(7) For mutual insurance—
"(a) Provincial companies..... 50.00
"(b) Foreign companies..... 100.00
"For certificate of authority—
"In case of fire insurance—
"Cities..... $25.00
"Towns..... 7.00
"Villages..... 3.00
"In case of other classes of insurance..... 3.00

"Provided that a certificate of authority for underwriting fire insurance shall entitle the holder to carry on all other classes of insurance business.

"(a) In case a license other than a hail insurance license is taken out after the first day of July in any year, an abatement of the fees payable under this Act for the then current year may be made to the holder of such license, in such proportion, and according to such regulations as may be prescribed by the Lieutenant Governor in Council"

7. Section 65: By inserting the words "hail insurance companies or of" after the word "of" in the first line.

8. Section 81: By adding thereto the following as subsection (2):

"(2) Any person may insure any property situate in Alberta in which he has an insurable interest, with any foreign unlicensed insurance company, firm, corporation or underwriter and any person may also insure with persons who reciprocally insure for protection only and not for profit; and any property so insured under this subsection may be inspected and any loss incurred in respect thereof adjusted:

"Provided such insurance is effected outside of Canada and without any solicitation whatsoever directly or indirectly on the part of such company firm, corporation, underwriter or other person, by whom the contract of insurance is made; and provided that no such foreign unlicensed company, firm, corporation, underwriter or other person shall within Alberta advertise any insurance business in any newspaper or other publication or in any circular mailed in or to Alberta, or maintain an office or agency in Alberta for the receipt of applications or the transaction of any act, matter of thing relating in any way to the said business of insurance."

9. By adding the following sections thereto:

"CONTRACTS OF FIRE INSURANCE.

"110. Every company licensed under the provisions of this Act for the transaction of fire insurance business may, within the limits and subject to the restrictions prescribed by its license, insure or re-insure any property in which the assured has an insurable interest against damage or loss by fire, lightning tempest or explosion, whether the same happens by accident or from any other cause, except that of design on the part of the assured.

"(2) A company licensed under this Act for the transaction of fire insurance, and insuring any mercantile or manufacturing risk, may either by the same or by a separate contract insure the same risk against loss or damage arising from defects in or injuries to sprinklers or other fire extinguishing appliances.

"111. Contracts shall not exceed the term of three years; and the insurance of mercantile and manufacturing risks shall, if on the cash system, be for a term not exceeding one year, but any policy may be renewed by the delivery of a renewal receipt or a new premium note.

"112. On the face of a policy of fire insurance there shall appear the name of the insurer, the name of the assured, the name of the person or persons to whom the insurance money is payable, the premium or other consideration for the insurance, the subject matter of the insurance, the maximum amount or amounts which the insurer contracts to pay, the event on the happening of which payment is to be made and the term of the insurance.

"(2) On every contract of insurance issued by a licensed fire insurance company there shall be printed, stamped, or written the words 'Issued on application submitted by.....(*with name of agent filled in*)....., Authorized Resident Agent at.....(*with name of place filled in*).....,' but if the contract is countersigned or is to be countersigned before delivery by an authorized resident agent, the provisions of this subsection shall not apply.

"(3) A policy may contain a co-insurance clause, but any such policy shall have printed or stamped across its face in large type and in red ink the words 'This policy contains a co-insurance clause,' and if these words are not so printed or stamped such clause shall not be binding on the assured.

"(4) Any stipulation or term of the contract, other than those above stated, if held to be not just and reasonable by a court or a judge, shall not be binding on the assured.

"STATUTORY CONDITIONS AND PROVISIONS RELATING THERETO.

"113. The conditions set forth in this section shall as against the insurer be deemed to be part of every contract, in force in Alberta with respect to any property therein or in transit therefrom or thereto, and shall be printed on every policy with the heading 'Statutory Conditions,' and no stipulation to the contrary, or providing for any variation, addition or omission, shall be binding on the assured unless evidenced in the manner hereinafter prescribed.

"STATUTORY CONDITIONS.

"1. If any person insures property, and causes the same to be described otherwise than as it really is to the prejudice of the company, or misrepresents or omits to communicate any circumstance which is material to be made known to the company, in order to enable it to judge of the risk it undertakes, such insurance shall be of no force in respect to the property in regard to which the misrepresentation or omission is made.

"2. Any change material to the risk, and within the control or knowledge of the assured, shall avoid the policy as to the part affected thereby, unless the change is promptly notified in writing to the company or its local agent; and the company when so notified may return the unearned portion, if any, of the premium which has been paid for the unexpired period and cancel the policy, or may demand in writing, by registered letter addressed to the assured at his last post office address notified to the company, and where no address is notified then to the post office of the agency from which the application was received, an additional premium, which the assured shall, if he desires the continuance of the policy, within fifteen days, pay to the company; and if he neglects to make such payment within fifteen days after receiving such demand, the policy shall be no longer in force.

"3. If the assured now has any other insurance on any property covered by this policy which is not disclosed to the company, or hereafter effects any other insurance thereon without the written consent of the company, he shall not be entitled to recover more than sixty per cent. of the loss or damage in respect of such property; but if for any fraudulent purpose the assured does not disclose such other insurance to the company this policy shall be void.

"(*a*) If within two weeks after written notice of such other insurance or of any intended insurance, or after that time and before such other insurance is

effected, the company does not dissent by notice in writing to the assured, it shall be deemed to have assented thereto.

"4. In the event of there being any other insurance on property herein described at the time of the happening of any loss or damage in respect thereof, then this company shall be liable only for the payment of a rateable proportion of such loss or damage or of such amount as the assured shall be entitled to recover as provided by condition No. 3.

"5. Any policy sent or delivered to the assured shall be deemed to be in accordance with the terms of any written application to the company for insurance which is signed by him, unless the company points out in writing, the particulars wherein the policy differs from the application. If the policy has been issued upon the verbal application or instructions of the assured it shall be deemed to be in accordance with such application or instructions, unless the assured points out to the company in writing the particulars wherein the policy differs from such application or instructions.

"6. No condition of the policy, either in whole or in part, shall be deemed to have been waived by the company, unless the waiver is clearly expressed in writing, signed by an agent of the company.

"7. Any officer or agent of the company, who assumes on behalf of the company to enter into any written agreement relating to any matter connected with the insurance, shall be deemed *prima facie* to be the agent of the company for the purpose.

"8. Any written notice to the assured may be by letter delivered to the assured or by registered letter addressed to him at his last post office address notified to the company or where no address is notified and the address is not known, addressed to him at the post office of the agency, if any, from which the application was received.

"9. Any written notice to the company may be delivered at the head office or chief agency of the company in the province in which the property is situate, or sent by registered post addressed to the company, its manager or agent, at such head office or chief agency or may be delivered or sent by registered post to an authorized agent of the company.

"10. The insurance may be terminated by the company giving to the assured a notice of its intention so to do (which notice shall take effect in seven days in the case of personal service or fifteen days if it has been sent through the mails as hereinbefore provided) and, if the insurance is on the cash plan by tendering therewith a rateable proportion of the premium paid, for the unexpired term, calculated from the termination of the notice, and the policy shall cease to be effective on the expiration of the time limited in such notice, if the said service has been properly made and the portion of unearned premium has been duly tendered as hereinbefore required.

"11. The insurance, if on the cash plan, may also be terminated under the same conditions as to length of notice and service by the assured giving written notice to that effect to the company or its authorized agent, in which case the company may retain the customary short rate for the time the insurance has been in force, and shall repay to the assured the balance of the premium paid.

"12. If the property insured is assigned without a written permission indorsed hereon by an agent of the company duly authorized for such purpose, the policy shall thereby become void; but this condition does not apply to change of title by succession or by the operation of the law, or by reason of death.

"13. Money, books of accounts, securities for money, and evidence of debt or title, are not insured.

"14. The company is not liable for the losses following, that is to say:

"(*a*) For the loss of property owned by any other person than the assured, unless the interest of the assured is stated in or upon the policy;

"(*b*) For loss caused by invasion, insurrection, riot, civil commotion, military or usurped power;

"(*c*) Where the insurance is upon buildings or their contents for loss caused by the want of good and substantial brick or stone or cement chimneys; or by ashes or embers being deposited, with the knowledge and consent of the assured, in wooden vessels; or by stoves or stove-pipes being to the knowledge of the assured in an unsafe condition or improperly secured;

"(*d*) For loss or damage to goods destroyed or damaged while undergoing any process in or by which the application of fire heat is necessary;

"(*e*) For loss or damage occurring to buildings or to their contents while the buildings are being altered or repaired by carpenters, joiners, plasterers, or other workmen, and in consequence thereof, unless permission to execute such repairs or alterations has been previously granted in writing, signed by a duly authorized agent of the company, but fifteen days are allowed in each year for incidental alterations or repairs, without such permission;

"(*f*) For loss or damage occurring while petroleum, rock, earth or coal-oil, camphene, gasoline, burning fluid, benzine, naphtha or any liquid products thereof, or any of their constituent parts (five gallons of refined coal-oil for lighting purposes only; five gallons of lubricating oil not being crude petroleum nor oil of less specific gravity than required by law for illuminating purposes and one quart of gasoline excepted), or more than twenty-five pounds weight of gunpowder is or are stored, kept or used by the assured or to his knowledge by any other person under his control, in the building insured or containing the property insured, unless permission is given in writing by the company;

"(*g*) Where the building insured, or containing the property insured becomes and remains vacant and unoccupied for a period of thirty days to the knowledge of the assured without the consent of the company in writing.

" 15. The company will make good loss or damage caused by the explosion of coal or natural gas in a building not forming part of gas works, and loss or damage by fire caused by any other explosion or loss or damage caused by lightning *or tempest* whether fire ensues therefrom or not, but if dynamos, exciters, lamps, switches, motors, or other electrical appliances or devices are insured any loss or damge to them caused by lightning or other electrical currents artificial or natural, is expressly excluded, and the company is liable only for such loss or damage to them as may occur from resultant fire originating outside the machines themselves.

" 16. Where property insured is only partially damaged, no abandonment of the same will be allowed unless by the consent of the company or its agent; and in case of removal of property to prevent damage thereto, the company will will contribute to the loss and expenses attending such act of salvage proportionately to the respective interest of the company or companies and the assured; and the excess of the insurer's liability under this policy over the proportion of liability for any loss on the property remaining in the original location shall, for the ensuing seven days only or for the unexpired term of the policy if less than seven days, cover the property so removed in the new location or locations in the proportion that the value in any one such new location bears to the value in all such new locations.

" 17. Subject to condition 19 proof of loss must be made by the assured, although the loss is payable to a third person.

" 18. Any person entitled to make a claim under this policy shall—

" (*a*) Forthwith after loss give notice in writing to the company;

" (*b*) Deliver, as soon after as practicable, as particular an account of the loss as the nature of the case permits;

" (*c*) Furnish therewith a statutory declaration declaring—

" That the account is just and true;

" When and how the loss occurred, and if caused by fire, how the fire originated, so far as the declarant knows or believes;

" That the loss did not occur by fire; or if caused by fire, that the fire was not caused through any wilful act or neglect or the procurement, means or contrivance of the assured;

" The amount of other insurances, and the names of other insuring companies;

"All liens, and incumbrances on the subject of insurance;

" The place where the property insured, if movable, was deposited at the time of the fire;

" (*d*) If required and if practicable, produce books of account, warehouse receipts, and stock lists, and furnish invoices and other vouchers, verified by a statutory declaration in support of his claim, and furnish copies of the written portion of all policies, separate as far as reasonably may be the damaged from the undamaged property, and exhibit for examination all that remians of the property which was covered by the policy. The evidence furnished under this clause shall not be considered proofs of loss within the meaning of condition 22.

" 19. The above proofs of loss may be made by the agent of the assured, in case of the absence or inability of the assured himself to make the same, such absence or inability being satisfactorily accounted for, or in the like case, or if the assured refuses to do so, by a person to whom any part of the insurance money is payable.

" 20. Any fraud or false statement in any statutory declaration, in relation to any of the above particulars, shall vitiate the claim of the person making the declaration.

" 21. If any difference arises as to the value of the property insured, the property saved, or the amount of the loss, such value and amount and the proportion thereof (if any) to be paid by the company shall, whether the right to recover on the policy is disputed or not, and independently of all other questions be submitted to the arbitration of some person to be chosen by both parties, or if they cannot agree on one person, then to two persons, one to be to be chosen by the party assured and the other by the company, and a third to be appointed by the persons so chosen, or on their failing to agree, then by a judge of the District Court of the district in which the loss has happened; and such reference shall be subject to the provisions of *The Arbitration Act;* and the award shall, if the company is in other respects liable, be conclusive as to the amount of the loss and the proportion to be paid by the company; where the full amount of the claim is awarded the costs shall follow the event; and in other cases all questions of costs shall be in the discretion of the arbitrators.

" 22. The loss shall be payable in sixty days after the completion of the proofs of loss, unless a shorter period is provided for by the contract of insurance.

" 23. The company instead of making payment, may repair, rebuild or replace, within a reasonable time, the property damaged or lost if it gives notice of its intention so to do within fifteen days after receipt of the proofs herein required.

" 24. Every action or proceeding against the company for the recovery of any claim under or by virtue of this policy, shall be absolutely barred, unless commenced within one year next after the loss or damage occurs.

"114. If the insurer desires to vary the statutory conditions or to omit any of them, or to add any new condition, there shall be added immediately after such conditions words to the following effect, with any such variation, addition or reference to omissions, shall be printed in conspicuous type and in red ink.

"'VARIATIONS IN CONDITIONS.

"'This policy is issued on the above statutory conditions with the following variations, omissions, and additions, which are, by virtue of *The Alberta Insurance Act*, in force so far only as they shall be held to be just and reasonable to be exacted by the company.'

"115. No such variation, omission, or addition, unless the same is distinctly indicated and set forth in the manner above prescribed, shall be binding on the assured; but on the contrary, the policy shall, as against the insurer, be subject to the statutory conditions only.

"116. Any such variation, omission, or addition, unless held to be just and reasonable, shall be null and void.

"117. It shall be optional with the insurer to pay or allow claims, wholly or in part, which are void under any statutory condition.

"118. Where the loss, if any, under any policy has with the consent of the company been made payable to some person or persons or company other than the assured as mortgagee or mortagees, said policy shall not be cancelled by the company without reasonable notice to the said mortagee or mortgagees.

"119. Where, by reason of necessity, accident or mistake any condition of a contract of insurance on property in Alberta as to the proof to be given to the insurer after the occurrence of the event insured against, has not been strictly complied with; or where after a statement or proof of loss has been given in good faith by or on behalf or the assured, in pursuance of any condition of such contract of insurance, the insurer, through its agent or otherwise, objects to the loss upon other grounds than for imperfect compliance with such condition, or does not within a reasonable time after receiving such statement or proof notify the assured in writing that it is objected to, stating the particulars in which the same is alleged to be defective, and so from time to time, or where, for any other reason, it is held to be inequitable that the insurance should be deemed void or forfeited by reason of imperfect compliance with such condition, no objection to the sufficiency of such statement or proof or amended or supplemental statement or proof as the case may be, shall be allowed as a defence by the insurer or a discharge of his liability under such a contract of insurance wherever made.

"120. After any loss or damage to insured property the insurer by a duly accredited agent, shall have an immediate right of entry and access sufficient to enable him to survey and examine the property and to make an estimate of the loss or damage, but the insurer shall not be entitled to the disposition, control, occupation, or possession of the insured property, or of the remains or salvage thereof, unless the insurer undertakes re-instatement, or accepts abandonment of the property.

"(2) After any loss or damage to insured property it shall be the duty of the assured when, and as soon as it is practicable, to secure the insured property from further loss or damage, and to separate as far as reasonably may be, the damaged from the undamaged property, and to notify the insurer when such separation has been made, and thereupon the insurer shall be entitled to entry and access sufficient to enable him to make an appraisment or particular estimate of the loss or damage.

"(3) The insurer and the assured instead of proceeding by arbitration under statutory condition 21, may at any time after the loss or damage make a joint survey, examination, estimate or appraisement of the loss or damage,

in which case the insurer shall be deemed to have waived all right to make a separate survey examination, estimate or appraisement thereof.

"121. Where proofs of loss are made by any person other than the assured, a judge may order the assured to be examined under oath touching the loss or damage before such person as the judge may select, and the procedure shall be the same as that upon an examination for discovery in an action.

"FRIENDLY SOCIETIES.

"122. Before the issue of a license to a friendly society under this Act the following documents shall be filed in the office of the superintendent:

"(*a*) Certified copies of the society's Act of incorporation, charter or other instrument of association, and copies of its rules, by-laws and regulations, verified to the satisfaction of the superintendent;

"(*b*) An affidavit or statutory declaration that the society is still in existence and legally authorized to transact business under its charter;

"(*c*) Certified copies of its last balance sheet and auditor's report;

"(*d*) Notice of the location of the head office of the society;

"(*e*) Notice of the location of the head office of the society in Alberta;

"(*f*) The power of attorney to the superintendent required by sections 17 to 21 of this Act;

"(*g*) A certified statement of the society's membership in Alberta;

"(*h*) A schedule of the rates fixed by the society.

"123. The license shall be in such form as may be from time to time determined by the superintendent and it shall expire on the thirty-first day of December in each year but may be renewed from year to year.

"124. No license shall be granted to a friendly society unless its contracts for life insurance require members to pay premiums or assessments on every $1,000 liability equal to those set out in schedule A hereto and in addition such further sum as the superintendent considers sufficient to cover the expenses of management.

"(2) The Lieutenant Governor in Council may relieve any friendly society licensed to do business in Alberta prior to the first day of January, 1915, from the application of this section upon any terms and conditions that may seem advisable.

"125. Each friendly society shall pay to the superintendent the following fees:

"(*a*) For recording and filing in the office of the superintendent the documents required by section 121 of this Act.. $5.00

"(*b*) For a license or a renewal thereof permitting—

"(1) The tranaction of sickness and funeral benefit insurance—

When the head office is in Canada..... $25.00

When the head office is outside Canada..... 50.00

"(2) The transaction of life insurance including sickness and benefit—

"When the head office is in Canada..... $50.00

When the head office is outside Canada..... 100.00

"Provided that if the society has less than 100 members in the Province of Alberta the fee shall be..... $25.00

"126. For the purpose of carrying out the provisions of this Act according to their true intent and supplying any deficiency therein the Lieutenant Governor in Council may make rules and regulations not inconsistent with the spirit of this Act which shall have the same force and effect as if incorporated herein.

"127. *The Fire Insurance Policy Ordinance*, being chapter 113 of the Ordinances of the Northwest Territories, is hereby repealed.

"128. This Act shall come into force on the first day of January, 1915."

SCHEDULE A.

Age at Entry.	Net Level Premium for All-Life Insurance of $1,000			
	Yearly in advance.	Half-yearly in advance.	Quarterly in advance.	Monthly in advance.
	$	$	$	$
18	9 86	5 00	2 51	0 84
19	10 20	5 18	2 60	0 87
20	10 55	5·36	2 69	0 90
21	10 91	5 53	2 78	0 93
22	11 28	5 71	2 87	0 96
23	11 66	5 89	2 96	0 99
24	12 03	6 07	3 05	1 02
25	12 42	6 25	3 14	1 05
26	12 76	6 43	3 23	1 08
27	13 12	6 60	3 32	1 11
28	13 49	6 78	3 41	1 14
29	13 87	7 02	3 53	1 18
30	14 31	7 20	3 62	1 21
31	14 76	7 44	3 74	1 25
32	15 22	7 68	3 86	1 29
33	15 73	7 91	3 98	1 33
34	16 25	8 21	4 13	1 38
35	16 82	8 51	4 28	1 43
36	17 42	8 81	4 43	1 48
37	18 05	9 10	4 57	1 53
38	18 71	9 46	4 75	1 59
39	19 42	9 82	4 93	1 65
40	20 18	10 17	5 11	1 71
41	20 97	10 59	5 32	1 78
42	21 81	11 01	5 53	1 85
43	22 70	11 48	5 77	1 93
44	23 65	11 96	6 01	2 01
45	24 66	12 44	6 25	2 09
46	25 72	12 97	6 52	2 18
47	27 31	13 80	6 94	2 32
48	28 10	14 16	7 12	2 38
49	29 36	14 82	7 45	2 49
50	30 72	15 53	7 80	2 61
51	32 17	16 24	8 16	2 73
52	33 71	17 02	8 55	2 86
53	35 34	17 85	8 97	3 00
54	37 07	18 74	9 42	3 15
55	38 94	19 64	9 87	3 30

3. Manitoba Legislation.

An Act to amend "The Fire Insurance Policy Act."

[Assented to March 10th, 1915.]

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:—

1. Sections 8 and 9 of "The Fire Insurance Policy Act," being chapter 103, Revised Statutes of Manitoba, 1913, are hereby repealed.

2. Section 3 of the said Act is hereby repealed and the following substituted therefor:—

3. The conditions set forth in the schedule A to this Act shall, as against the insurers, be deemed to be part of every contract to fire insurance in force in Manitoba with respect to any property therein, or in transit therefrom or thereto including every policy, certificate, interim receipt or renewal receipt or writing evidencing the contract, or any contract or agreement, sealed, written or oral, the subject matter of which is fire insurance. The said conditions shall be printed on every such policy with the heading and "Statutory Conditions."

3. Schedule A to the said chapter 103 is hereby repealed and the following substituted therefor:—

SCHEDULE A—(SECTIONS 3, 6).

Statutory Conditions.

1. If any person insures property and causes the same to be described otherwise than as it really is to the prejudice of the company, or misrepresents or omits to communicate any circumstance which is material to be made known to the company, in order to enable it to judge of the risk it undertakes, such insurance shall be of no force in respect to the property in regard to which the misrepresentation or omission is made.

2. Any change, material to the risk, and within the control or knowledge of the assured, shall void the policy as to the part affected thereby, unless the change is promptly notified in writing to the company or its local agent, and the company when so notified may return the unearned portion, if any, of the premium which has been paid for the unexpired period and cancel the policy, or may demand, in writing, by registered letter addressed to the assured at his last post office address notified to the company, and where no address notified then to the post office of the agency from which the application was received, an additional premium, which the assured shall, if he desires the continuance of the policy, within fifteen days pay to the company, and if he neglects to make such payment within fifteen days after receiving such demand the policy shall be no longer in force.

3. If the assured now has any other insurance on any property covered by this policy which is not disclosed to the company or hereafter effects any other insurance thereon without the written assent of the company, he shall not be entitled to recover in excess of sixty per cent of the loss or damage in respect of such property; but if for any fraudulent purpose the assured does not disclose such other insurance to the company this policy shall be void.

(*a*) If within two weeks after written notice of such other insurance or of any intended insurance, or after that time and before such other insurance is effected, the company does not dissent by notice in writing to the assured, it shall be deemed to have assented thereto.

4. In the event of there being any other insurance on property herein described at the time of the happening of any loss or damage in respect thereof, then this company shall be liable only for the payment of a rateable proportion of such loss or damage or of such amount as the assured shall be entitled to recover as provided by condition No. 3.

5. After application for insurance, if the same is in writing signed by the assured, it shall be deemed that any policy sent or delivered to the assured is intended to be in accordance with the terms of the application, unless the company points out, in writing, the particulars wherein the policy differs from the application. If the policy has been issued on verbal application or instructions of the assured it shall be deemed to be in accordance with such application or instructions, unless the assured points out to the company in writing the particulars wherein the policy differs from such application or instructions.

6. No condition of the policy, either in whole or in part, shall be deemed to have been waived by the company, unless the waiver is clearly expressed in writing, signed by an agent of the company.

7. Any officer or agent of the company who assumes on behalf of the company to enter into any written agreement relating to any matter connected with the insurance shall be deemed prima facie to be the agent of the company for the purpose.

8. Any written notice to the assured may be by letter delivered to the assured or by registered letter addressed to him at his last post office address notified to the company, or where no address is notified and the address is not known, addressed to him at the post office of the agency, if any, from which the application was received.

9. Any written notice to the company may be delivered at the head office or chief agency of the company in the province in which the property is situate, or sent by registered post addressed to the company, its manager or agent, at such head office or chief agency, or may be delivered or sent by registered post to an authorized agent of the company.

10. The insurance may be terminated by the company by giving to the assured fifteen days' notice in writing or five days' personal notice to that effect, and if on the cash plan by tendering therewith a rateable proportion of the premium paid, for the unexpired term, calculated from the termination of the notice, and the policy shall cease after such notice or notice and tender, as the case may be, and the expiration of the fifteen days or five days, as the case may be.

11. The insurance, if on the cash plan, may also be terminated by the assured by giving written notice to that effect to the company or its authorized agent, in which case the company may retain the customary short rate for the time the insurance has been in force, and shall repay to the assured the balance of the premium paid.

12. If the property insured is assigned without a written permission indorsed hereon by an agent of the company duly authorized for such purpose, the policy shall thereby become void; but this condition does not apply to change of title by succession or by operation of the law, or by reason of death.

13. Money, books of account, securities for money, and evidences of debt or title are not insured.

14. The company is not liable for the losses following, that is to say:—

(*a*) For the loss of property owned by any other person than the assured unless the interest of the assured is stated in or upon the policy, nor for loss beyond the actual value destroyed by fire nor for loss occasioned by ordinance or law regulating construction or repair of buildings;

(*b*) For loss caused by invasion, insurrection, riot, civil commotion, military or usurped power;

(*c*) Where the insurance is upon buildings or their contents for loss caused by the want of good and substantial brick or stone cement chimneys; or by ashes or embers being deposited, with the knowledge and consent of the assured, in wooden vessels; or by stoves or stove-pipes, being, to the knowledge of the assured, in an unsafe condition or improperly secured;

(*d*) "For loss or damage to goods destroyed or damaged while undergoing any process in or by which the application of fire heat is necessary;

(*e*) For loss or damage occurring to buildings or their contents while the buildings are being altered or repaired by carpenters, joiners, plasterers, or other workmen, and in consequence thereof, unless permission to execute such repairs or alterations has been previously granted in writing, signed by a duly authorized agent of the company, but fifteen days are allowed in each year for incidental alterations or repairs without such permission;

(*f*) For loss or damage occurring while petroleum, rock, earth or coal-oil, camphene, gasoline, burning fluid, benzine, naphtha or any liquid products thereof, or any of their constituent parts (refined coal-oil for lighting purposes only, not exceeding five gallons in quantity, or lubricating oil not being crude petroleum nor oil of less specific gravity than required by law for illuminating purposes, not exceeding five gallons in quantity, excepted) or more than twenty-five pounds weight of gunpowder is or are stored, kept or used by the assured or to his knowledge by any other person under his control, in the building insured or containing the property insured unless permission is given in writing by the company. In the case of gasoline not more than a quart shall be stored, kept or used upon the premises without a permit;

(*g*) Where the building insured or containing the property insured be, or becomes vacant and unoccupied for a period of thirty days to the knowledge of then assured without the consent of the company in writing.

15. The company shall make good loss or damage caused by the explosion of coal or natural gas in a building not forming part of gas works, and loss or damage by fire caused by any other explosion or loss or damage caused by lightning, whether fire ensues therefrom or not, but if dynamos, exciters, lamps, switches, motors or other electrical appliances or devises are insured any loss or damage to them caused by lightning or other electrical currents, artificial or natural, is expressly excluded, and the compnay is liable only for such loss or damage to them as may occur from resultant fire originating outside the machines themselves.

16. Where property insured is only partially damaged, no abandonment of the same will be allowed unless by the consent of the company or its agent; and in case of removal of property to prevent damage thereto, the company will contribute to the loss and expenses attending such act of salvage proportionately to the respective interest of the company or companies and the assured; and that part of this policy in excess of its proportion of any loss and of the value of the property remaining in the original location shall, for the ensuing seven days only or for the unexpired term of the policy if less than seven days, cover the

property so removed in the new location or locations in the proportion that the value in any one such new location bears to the value in all such new locations.

17. The company, instead of making payment, may repair, rebuild or replace, within a reasonable time, the property damaged or lost, giving notice of their intention within fifteen days after receipt of the proofs herein required.

18. Subject to condition 19 proof of loss must be made by the assured, although the loss is payable to a third person.

19. Proofs of loss may be made by the agent of the assured, in case of the absence or inability of the assured himself to make the same, such absence or inability being satisfactorily accounted for, or in the like case or if the assured refuses to do so by a person to whom any part of the insurance money is payable.

20. Any person entitled to make claim under this policy shall,—

(*a*) Forthwith after loss give notice in writing to the company;

(*b*) deliver, as soon after as practicable, as particular an account of the loss as the nature of the case permits;

(*c*) Furnish therewith a statutory declaration declaring that the account is just and true, when and how the loss occurred, and if caused by fire, how the fire originated, so far as the declarant knows or believes; that the loss did not occur, or if caused by fire, that the fire was not caused through any wilful act or neglect or the procurement, means or contrivance of the assured; the amount of other insurances, and names of other insuring companies; all liens and encumbrances on the subject of insurance; the place where the property insured, if moveable, was deposited at the time of the fire;

(*d*) If required and if practicable, produce books of account, warehouse receipts and stock lists and furnish invoices and other vouchers, verified by a statutory declaration, in support of his claim, and furnish copies of the written portion of all policies separate as far as reasonably may be damaged from the undamaged property, and exhibit for examination all that remains of the property which was covered by the policy. The evidence furnished under this clause shall not be considered proofs of loss within the meaning of condition 23.

21. Any fraud or false statement in any statutory declaration in relation to any of the above particulars shall vitiate the claim of the person making the declaration.

22. If any difference arises as to the value of the property insured, the property saved, or the amount of the loss, such value and amount and the proportion thereof (if any) to be paid by the company shall, whether the right to recover on the policy is disputed or not, and independently of all other questions, be submitted to the arbitration of some person to be chosen by both parties, or if they cannot agree on one person, then to two persons, one to be chosen by the party assured and the other by the company, and a third to be appointed by the persons so chosen, or in their failing to agree, then by a judge of the district court of the district in which the loss has happened; and such reference shall be subject to the provisions of "The Arbitration Act"; and the award shall, if the company is in other respects liable, be conclusive as to the amount of the loss and the proportion to be paid by the company; where the full amount of the claim is awarded the costs shall follow the event; and in other cases all questions of costs shall be in the discretion of the arbitrators.

23. The loss shall be payable in sixty days after the completion of the proofs of loss, unless a shorter period is provided for by the contract of insurance.

24. Every action or proceeding against the company for the recovery of any claim under or by virtue of this policy shall be absolutely barred unless commenced within one year next after the loss or damage occurs.

4. The statutory conditions provided for by section 2 of this Act shall apply to both registered and licensed companies within the Province of Manitoba.

5. This Act shall come into force on the first day of January, A.D. 1916.

An Act to amend "The Manitoba Insurance Act."

[Assented to April 1, 1915.]

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:—

1. Paragraph (*l*) of section 2 of "The Manitoba Insurance Act," being chapter 98 of Revised Statutes of Manitoba, 1913, is hereby repealed and the following substituted therefor:—

(*l*) the expression "guarantee insurance" means the guaranteeing of the fidelity of persons in positions of trust, public or private, also the guaranteeing and becoming security for the due performance of any contract or agreement of the duties of any office, and also the executing of bonds in legal actions and proceedings.

2. Paragraph (*m*) of the said section 2 is hereby repealed and the following substituted therefor:—

(*m*) the expression "accident insurance" means insurance against bodily injury and death by accident, including the liability of employers for injuries to persons in their employment and the insurance of personal property other than plate or other glass against accident or damage or loss by reason of any cause except by fire or perils of navigation.

3. Paragraph (*o*) of the said section 2 is hereby repealed and the following substituted therefor:—

(*o*) the expression "steam boiler insurance" means insurance upon steam boilers and pipes, engines and machinery connected therewith or operated thereby against explosion, rupture and accident, and against personal injury or loss of life, and against destruction of or damage to property, resulting therefrom

4. Paragraph (*r*) of the said section 2 is hereby amended by striking out the words "except by fire" in the seventh line of said paragraph, and by inserting the word "fire" before the word "accident" in eigth line of said paragraph.

5. Section 2 of the said Act is hereby further amended by adding thereto the following paragraphs:—

(*v*) the expression "bond insurance" means guaranteeing the validity and legality of bonds issued by any Province of Canada or by any city, county, town, village, school district, municipality, or other civil division of any such Province, or by any private or public corporation;

(*w*) the expression "burglary insurance" means insurance against loss or damage by burglary, theft or housebreaking;

(*x*) the expression "explosion insurance" means insurance against damage to property of any kind caused by the explosion of natural or other gas;

(*y*) the expression "sprinkler leakage insurance" means insurance of any goods or premises against loss or damage by water caused by the breakage or leakage of sprinklers, pumps, water pipes, or plumbing and its fixtures;

(*z*) the expression "friendly society" means any corporation, society, association or fraternity, benevolent, mutual, provident, industrial or co-operative, or the like, which does not carry on insurance business for profit, and which, through the mutual co-operation of its members, furnishes to such members or to their families, relatives or dependents or other designated beneficiaries upon a specified contingency aid, protection, or benefit;

(*aa*) the expression " certificate of authority " means any certificate issued by the superintendent of insurance entitling the holder to act as an insurance agent within the province of Manitoba;

(*bb*) the expression " licensed company " means a company incorporated by or under an Act of the Legislature of Manitoba, or any Province of the Dominion of Canada, or any foreign corporation not holding a Dominion license and registered under this Act;

(*cc*) the expression " registered company " means a company or corporation holding a Dominion license;

(*dd*) the expression " agent " means an acknowledged agent, subagent or any person, firm or corporation who shall in any manner transact the business of insurance by negotiating for or placing risks, or delivering policies or collecting premiums, and shall include those persons who receive commissions or salaries in lieu of commissions.

6. The said Act is hereby further amended by adding thereto the following sections:—

CONTRACTS.

4A. Every company licensed or registered under the provisions of this Act for the transaction of fire insurance may, within the limits and subject to the restrictions prescribed by its license or certificate of registration, insure or reinsure any property in which the assured has an insurable interest against damage or loss by fire, lightning or explosion, whether the same happens by accident or any other means, except that of design on the part of the assured.

(1) A company licensed or registered under this Act for the transaction of fire insurance, and insuring any mercantile or manufacturing risk, may either by the same or by a separate contract insure the same risk against loss or damage arising from defects in or injuries to sprinklers or other fire extinguishing appliances.

4B. Contracts shall not exceed the term of three years, and in the insurance of mercantile and manufacturing risks shall, if on the cash system, be for a term not exceeding one year; but contracts of mutual fire insurance, by any mutual or cash mutual fire insurance company, may be for any term not exceeding five years.

(1) Any contract made for one year or any shorter period on the premium note system, or for three years or any other shorter period on the cash system, may be renewed at the discretion of the company by renewal receipt instead of by policy, on the insured paying the required premium, or, in the case of a contract on the premium note system, by giving a new premium note; and any payment by cash or premium note for renewal shall be made at or before the end of the period for which the policy was granted or renewed, otherwise the policy shall be void.

4C. A policy may contain a co-insurance clause, but any such policy shall have printed or stamped across its face in large type and in red ink the words: " This policy contains a co-insurance clause," and if these words are not so printed or stamped, such clause shall not be binding on the assured.

ADJUSTMENT OF LOSSES.

4D. After any loss or damage to insured property the insurer, by a duly accredited agent, shall have an immediate right of entry and access sufficient to enable him to survey and examine the property and to make an estimate of the loss or damage, but the insurer shall not be entitled to the disposition, control, occupation or possession of the insured property, or of the remains or salvage thereof, unless the insurer undertakes re-instatement or accepts abandonment of the property.

(1) After any loss or damage to insured property it shall be the duty of the assured when, and as soon as it is practicable, to secure the insured property from further loss or damage, and to separate as far as reasonably may be the damaged from the undamaged property, and to notify the insurer when such separation has been made, and thereupon the insurer shall be entitled to entry and access sufficient to enable him to make an appraisement or particular estimate of the loss or damage.

(2) The insurer and the assured, instead of proceeding by arbitration under the statutory conditions, may at any time after the loss or damage make a joint survey, examination, estimate or appraisement of the loss or damage, in which case the insurer shall be deemed to have waived all right to make a separate survey, examination, estimate or appraisement thereof.

(3) Where proofs of loss are made by any person other than the assured, a judge may order the assured to be examined under oath touching the loss or damage before such person as the judge may select, and the procedure shall be the same as that upon an examination for discovery in an action.

7. Section 6 of the said Act is hereby amended by striking out the words " license or " in the first line of said section, and by adding the following paragraph to said section:

(*a*) The license shall be in such form as may be from time to time determined by the Treasurer, and it shall specify the business to be carried on by the company, and shall expire on the thirty-first day of March in each year, but shall be renewable from year to year.

8. Section 9 of the said Act is hereby amended by striking out the words " other than a Provincial " in the second line of said section and substituting therefor the word " such."

9. Paragraph (*a*) section 10 of the said Act is hereby amended by striking out the figures " $25,000 " in the eighth line of said paragraph and substituting therefor the figures " $50,000," and by adding the words " in cash " immediately after the word " up " in the ninth line of said paragraph.

10. Paragraph (*b*) of said section 10 is hereby amended by striking out the figures " $10,000 " in the sixth line of said paragraph and substituting therefor the figures " $20,000," and by adding the words " in cash " after the word " up " in the sixth line of said paragraph.

11. Paragraph (*c*) of said section 10 is hereby amended by adding the words " in cash " after the word " up " in the tenth line of said paragraph.

12. Paragraph (*d*) of said section 10 is hereby amended by adding the words "in cash " after the word " up " in the sixth line of said paragraph.

13. Paragraph (*a*) of section 22 of the said Act is hereby amended by striking out the figures " $5,000 " in the second line of said paragraph and substituting therefor the figures " $10,000," and by striking out the figures "$10.000" on the third line of said paragraph and substituting therefor the figures "$20.000."

14. Section 23 of the said Act is hereby amended by adding thereto the following sub-section:

(1) If any company incorporated in the Province of Manitoba proposes to hypothecate or make deposit of any of its securities in any other Province, then such company shall, before such deposit is made, increase the amount of its deposit in the hands of the Treasurer to an amount, if a fire company, sufficient to cover the value of its reinsurance risk in Manitoba, or, if a life company, sufficient to cover its actuarial reserve in Manitoba as required by *The Insurance Act of Canada.*

15. Section 28 of the said Act is hereby amended by adding thereto the following sub-section:—

(1) The securities deposit with the Treasurer may be used by the Treasurer for the purpose of reinsuring all or any part of the risks of the company outstanding in Manitoba, as and when the superintendent may see fit.

16. Section 40 of the said Act is hereby amended by adding thereto the following sub-sections:—

(1) The onus of proof that all claimants have been properly and fairly satisfied or paid shall in all cases rest on the company, and the Treasurer shall be the absolute and final judge as to whether or not such claimants have been properly or fairly satisfied or paid. All costs in connection with advertising and in connection with proving that all such claimants have been paid or satisfied shall be borne by the company and if necessary deducted from the deposit in the hands of the Treasurer.

(2) The Treasurer may at his option pay any claimants who file claims after the expiration of the time mentioned in said advertised notice in *The Manitoba Gazette*.

17. Section 46 of the said Act is hereby repealed and the following substituted therefor:—

46. In the case of certificates of registration taken out at a time in the calendar year later than the month of April and in case of licenses heretofore or hereafter taken out at a time in the calendar year later than the month of July, abatement in the fees payable may be made to the companies by the Provincial Treasurer, in such proportions, and according to such regulations, as may be decided upon by the Lieutenant-Governor-in-Council.

18. Section 51 of the said Act is hereby amended by striking out the word "three" before the word "months" in the fifth line of said section and by inserting the word "two" in lieu thereof.

19. Section 68 of the said Act is hereby amended by adding thereto the following sub-sections:—

(1) The Treasurer may, at any time before a permanent liquidator is appointed, appoint a provisional liquidator who shall forthwith take charge of the company's affairs, and the provisional liquidator so appointed shall act until a permanent liquidator is appointed.

(2) All expenses and outlay in connection with the appointment of the provisional liquidator and all expenses and outlay of the provisional liquidator while he acts in such capacity shall be borne and paid by the company, and all such expenses and outlay shall form a first lien or charge on the assets of the company, and the Treasurer may pay same out of the securities deposited with him by the company.

20. The said Act is hereby further amended by adding thereto the following section:—

75A. Any person, firm, or corporation who or which solicits membership for, or in any manner assists in procuring membership in any fraternal benefit society not licensed or registered to do business in Manitoba, shall for each offence be liable on conviction to a fine of not less than fifty dollars nor more than two hundred dollars.

21. The said Act is hereby further amended by adding thereto the following sections:—

AGENT'S CERTIFICATE OF AUTHORITY.

81. No person shall act as agent, sub-agent or broker in the solicitation or procurement of applications for insurance or in any manner aid in the negotiation of insurance by any company (except fraternal or beneficent associations wherever incorporated, or purely mutual fire and hail insurance companies incorporated by the Province of Manitoba) until payment of the fee required

by law and until he shall have obtained from the superintendent of insurance a certificate of authority therefor, which certificate of authority shall be granted upon written applications by such person and by such company, which applications and certificate of authority shall be in the form prescribed by the superintendent of insurance; provided that nothing in this section shall be construed as preventing any person, firm or corporation from acting as an agent pending the application for certificate of authority and the consideration of such application by the surperintendent of insurance.

82. Only a bona-fide resident of Manitoba who is an authorized agent for a company licensed or registered in the Province of Manitoba, upon application filed with the superintendent of insurance in the form prescribed, shall be entitled to received an agent's certificate of authority, and each such certicate shall expire on the thirty-first day of May of the year in which same shall have been issued, but may be renewed on due application to the superintendent of insurance.

83. When, by virtue of reciprocal legislation, any other Legislature in Canada accepts as valid within its jurisdiction certificates of authority issued to agents in Manitoba, the superintendent of insurance may endorse as valid for Manitoba the like certificates issued under the authority of such Legislature.

84. Every person authorized and acting in this Province as agent of any insurance company or corporation, who receives or collects any premium moneys as such agent, shall be responsible in a trust or fiduciary capacity to such company, and such premium moneys shall not be retained when paid to him by the assured over and beyond the term stipulated in his agency contract or agreement, under penalty imposed under section 92.

85. The agent's certificate of authority may be revoked by the superintendent of insurance if after due investigation he determines that the holder of such certificate of authority has been guilty of any misrepresentation, fraud, deceit, dishonesty or any violation of the provisions of "The Insurance Act of the Dominion of Canada" or "The Manitoba Insurance Act," or any amendments thereto, or of any lawful ruling of the superintendent of insurance, or has unreasonably failed to pay over to the company or agent entitled thereto the whole or any part of any premium collected by him and retained beyond the term stipulated in his agency contract or agreement.

86. No person whose certificate has been revoked shall be entitled to a renewal of his certificate under this section until at least six months after revocation have expired, and the superintendent of insurance may refuse renewal for any length of time up to one year after revocation, and if the revocation is appealed against and affirmed, it shall date from the decision of the superintendent of insurance.

87. The superintendent of insurance shall file in his office evidence of his issuance of every certificate to an agent, together with evidence of such agent's authority from the licensed or registered company for whom he is to act.

88. An agent having received a certificate of authority may act as agent for any licensed or registered company in Manitoba during the term of such certificate, except in the case of a life insurance company.

(1) Any agent having received a certificate of authority may act as agent for any one licensed or registered life insurance company in Manitoba during the continuance of such certificate. In case of changing from one company to another the agent shall notify the superintendent of insurance, and shall accompany his notification with evidence of his change, and have the said change endorsed in his certificate by the superintendent of insurance.

89. No corporation, nor any officer, agent or employee of a corporation, shall accept from any person, except the insured or a duly authorized agent, any application or proposal for a policy of insurance.

90. The list of all agents in the Province of Manitoba to whom certificates of authority have been issued shall be printed once each year in *The Manitoba Gazette*.

91. The following shall be the fees payable for certificates of authority under this Act:—

(1) In case of fire insurance: (*a*) in cities, $20; (*b*) in towns, $5; (*c*) in villages, rural municipalities and unorganized districts, $3.

(2) In case of other classes of insurance, $2.

92. Any person who contravenes or aids in the contravention of the provisions of any of sections 81 to 91, inclusive of this Act, shall be liable upon a conviction for the first offence to a penalty of not less than twenty dollars, and upon a conviction for a second or subsequent offence to imprisonment for any term not exceeding six months.

93. Without the fiat of the Attorney-General, no action or proceeding shall be brought or taken against the Superintendent for anything done or not done in the performance, or intended or supposed performance of his duty under this Act, or under any other Act which imposes duties upon him.

RESIDENT AGENT.

94. (1) No fire insurance company not incorporated under the laws of this Province, under this Act, shall make, write, place or cause to be made, written or placed, any policy, duplicate policy or contract of insurance upon property, real or personal, situate in Manitoba or described in any policy, duplicate policy or contract of insurance as situate in Manitoba, except after the said risk has been approved by an agent of the company who is a resident of this Province and holds certificate of authority from the superintendent and who shall sign or countersign all policies so issued and make a record of the same in books provided for that purpose and receive the commission (or any part thereof) when the premium stipulated in such policy, duplicate policy or contract of insurance is paid.

(2) Nothing herein shall be construed to prevent any such insurance company from issuing policies at its principal or branch office covering property situate in this Province, provided that such policies are issued either upon applications procured and submitted to such company by resident authorized agents or else after being signed or countersigned by a resident authorized agent.

(3) No provision of this section is intended to or shall apply to direct insurance covering the rolling stock of railroad corporations or property in transit which is in the possession and custody of railroad corporations or other common carriers or to movable property of such common carrier used or employed by them in their business as common carriers.

(4) No resident agent holding a certificate of authority shall sign any blank policy or contract of insurance.

(5) Any fire insurance company which issues a policy save as hereinbefore mentioned in this section shall be liable to a penalty of not less than fifty dollars and not more than two hundred dollars for each policy or contract of insurance so issued; and failing payment of the said penalty, upon request of the Minister, its license or certificate of registration may be cancelled by the Lieutenant-Governor-in-Council.

22. Section 4 of the said Act is hereby repealed.

23. This Act shall come into force on the day it is assented to.

NOVA SCOTIA LEGISLATION.

Chapter 7.

An Act respecting Insurance Companies.

[Passed the 10th day of June, 1914.]

Be it enacted by the Governor, Council, and Assembly as follows:—

1. In this Act the expression "Insurance Company" shall mean and include every company, association, society, syndicate, firm, and partnership to which the provisions of the "Dominion Insurance Act," 9-10 Ed. VII, cap. 32, are applicable.

2. No Insurance Company shall effect any contract or policy of insurance, whereby the amount payable thereunder is to be paid to a resident of this Province, unless it has in all respects complied with the provisions of the said "Dominion Insurance Act."

3. Every person who for or on behalf of any individual underwriter or underwriters or any insurance company violating the provisions of this Chapter, solicits or accepts any risks or grants any annuity or advertises for or carries on any business of insurance or prosecutes or maintains any suit, action, or proceedings or acting as an insurance agent, receives directly or indirectly any remuneration from any such Company or collects any premium in repsect of any policy issued by any such Company, shall for a first offence be liable to a penalty not exceeding fifty dollars and costs, and not less than twenty dollars and costs, and in default of payment, to imprisonment with or without hard labour for a term not exceeding three months, and not less than one month, and for a second or any subsequent offence to imprisonment with hard labour for a term not exceeding six months and not less than three months.

Chapter 60.

An Act to amend Chapter 3, Acts of 1912, "The Supplementary Revenue Act, 1912," as amended.

[Passed the 10th day of June, 1914.]

Be it enacted by the Governor, Council, and Assembly as follows:—

1. Clause 8 of Section 2 of the Supplementary Revenue Act, 1912, as amended is repealed and the following substituted therefor:—

(8) "Gross Premiums" means the total amount received or credited by the Company for premiums after deducting only those sums, if any, which are portions of such total amount and which have been repaid as returned premiums by reason of the cancellation of any of such Company's policies.

2. Subsection 4 of Section 4 of the Supplementary Revenue Act, 1912, as amended, is repealed and the following substituted therefor:—

(4) Provided always that taxes under this section shall not be payable in respect to more than one branch of any one bank in any city or town, and that no tax shall be payable under this section in respect to any branch

established in any city or town until two years from the first day of June in the calendar year in which such branch was opened; and provided further, that no tax in respect to any bank shall be payable under this section until three years from the first day of June in the calendar year in which it commenced its business within the Province.

3. Subsection 1 of Section 5 of the Supplementary Revenue Act, 1912, as amended, is repealed and the following substituted therefor:—

5. (1) Every Life Insurance Company shall pay a tax of one and one quarter per cent calculated on the gross premiums received by the Company in respect of business transacted in Nova Scotia, and every other Insurance Company shall pay a tax of one per cent calculated on the gross premiums received by the Company in respect of business transacted in Nova Scotia; provided, however, that if such tax in the case of any Life Insurance Company or in the case of any other insurance Company would amount to a sum less than fifty dollars, a minimum tax of fifty dollars shall be paid.

ONTARIO LEGISLATION.

Statutes of 1915.

An Act to amend *The Ontario Insurance Act.*

[Assented to April 8, 1915.]

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:—

1. Subsection 3 of section 184 of *The Ontario Insurance Act* is amended by adding thereto the following words:—" and upon all their beneficiaries and legal representatives, and upon everyone entitled to any benefit under any certificate of the society."

2. Subsection 1 of section 185 of *The Ontario Insurance Act* is amended by adding thereto the following words:—" but no person who has become entitled or may become so entitled as aforesaid to any such annual instalment shall receive payment of the same unless at the maturity of each instalment such person has continued to be a member of the society and has paid all dues and assessments as have been adopted by the society."

An Act to amend *The Corporations Tax Act.*

[Assented to 8th April, 1915.]

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:—

1. This Act may be cited as *The Corporations Tax Act, 1915.*

2. The clause lettered (*e*) in section 2 of *The Corporations Tax Act* is amended by striking out the words " but shall not include mutual fire insurance companies unless they transact insurance on the cash plan " in the eighth, ninth, and tenth lines, and inserting in lieu thereof " but shall not include purely mutual fire insurance companies."

3. Clause (*b*) in subsection (2) of section 4 of *The Corporations Tax Act,* as enacted by section 2 of *The Corporations Tax Act, 1914,* is amended by striking out the words " head office " in the first line, and inserting in lieu thereof the words " principal office."

4. Subsection (3) of section 4 of *The Corporations Tax Act*, as enacted by section 2 of *The Corporations Tax Act, 1914*, is repealed and the following substituted therefor:—

(3) (*a*) Every insurance company shall pay a tax of $30,000.

(*b*) Provided that upon the application of any such company, which application shall be made at the time of filing the annual return provided for by section 8 of this Act, the Treasurer may in his discretion reduce the tax payable hereunder by such company.

(*c*) Where any country or any state of any country imposes a tax or license fee which has the effect of discriminating against insurance companies or against any classes of insurance companies organized under the laws of Canada or of Ontario and having their principal office in Ontario, or imposes a tax or license fee higher or greater than the tax or license fee which home companies in such country or state are required to pay, the Lieutenant-Governor in Council may direct that any insurance company which is organized in or under the laws of any such country or state, or has its head or principal office therein, and which transacts insurance business in Ontario, shall pay in addition to the tax imposed by this subsection a tax, the amount of which shall not exceed the equivalent of the extra tax or license fees or both imposed in such country or state.

Quebec Legislation.

(1) An Act relating to the retention of a proportion of labourers' wages for purposes of insurance. (*Assented to March 5, 1915.*)

Whereas certain employers retain out of the wages of their workmen amounts intended to pay premiums on insurance policies issued against accidents happening by reason of or in the course of their work; and whereas serious inconvenience results therefrom;

Therefore, His Majesty, with the advice and consent of the Legislative Council and of the Legislative Assembly of Quebec, enacts as follows:—

1. The Revised Statutes, 1909, are amended by inserting therein, after the third subsection of the fourteenth section of the first chapter of the twelfth title thereof, a new subsection and articles, as follows:—

Sec. 4.—*Retention of a proportion of workmen's wages for purposes of insurance.*

"7436*a*. It is forbidden for any employer to make any retention of any part of the salary or wages of his workmen or employees for purposes of insurance against accidents or sickness happening by reason of or in the course of their work, even with the consent of such workmen or employees.

"7436*b*. Any agreement under which such a retention is made or authorized shall be null and of no effect.

"7436*c*. In any case where such retention is made, the workman or employee, in the three months following the end of his contract of work, may recover, before any court of competent jurisdiction, the amount so irregularly withheld from his salary or wages."

2. This Act shall not apply to any retentions which may have been legally made before its coming into force.

3. This Act shall not apply to railway employees who in good faith take out individual policies of insurance and give written orders to their employers to pay the premium out of their wages or salaries.

4. This Act shall come into force on the day of its sanction.

(2) An Act to amend the Charter of La Societé des Artisans Canadiens-Français.

This Society was incorporated by 3 Edward VII, Chap. 122, amended by 5 Edward VII, Chap. 99 and by 7 Edward VII, Chap. 113.

The present Act amends the existing Acts by providing, *inter alia*, that a sick benefit fund may be established, that a member becoming a dependent of a charitable institution may designate such institution as his beneficiary, and that on a surplus in the death fund exceeding ten per cent of the reserve being disclosed by an actuarial valuation, such surplus may be applied by the Executive Council to the full or partial payment of an assessment made for the death fund as regards all those members whose certificates are included in such valuation.

SASKATCHEWAN LEGISLATION.

Chapter 17.

An Act to amend The Saskatchewan Insurance Act.

[Assented to September 24, 1914.]

His Majesty by and with the advice and consent of the Legislative Assembly of Saskatchewan enacts as follows:—

1. Clause (*y*) of section 2 of the *The Saskatchewan Insurance Act*, being chapter 37 of the statutes of 1913, is hereby repealed and the following substituted therefor:—

"(*y*) 'Society' or 'friendly society' shall include any corporation, association, or fraternity, benevolent, mutual, provident, industrial or co-operative or the like, which not being incorporated mainly or solely for the transaction of insurance, undertakes or effects for valuable consideration or agrees or offers so to undertake or effect, within Saskatchewan any contract of insurance with its own members, and with no others than members."

2. Clause (*d*) of section 33 of the said Act is amended by inserting after the word "insurance" in the first line the words "under supplementary license."

3. The first subsection of section 72 of the said Act is amended by inserting after the word "agent" in the eighth line the words "of that company".

4. Subsection (3) of the said section 72 is repealed and the following substituted therefor:—

"(3) No resident agent holding a certificate of authority shall sign any blank policy or contract of insurance".

5. Subsection (4) of the said section 72 is amended by striking out the word "policy where it occurs therein and inserting in place thereof the words "contract of insurance".

6. The first subsection of section 73 of the said Act is amended by striking out the proviso.

7. The second subsection of the said section 73 is amended by adding thereto the following proviso:—

"Provided that nothing in this subsection shall be construed as preventing any person, firm or corporation from acting as an agent pending the application for a certificate of authority and the consideration of such application by the superintendent".

8. Subsection (3) of the said section 73 is amended by adding thereto the following:—

"Each certificate shall expire on the 15th of February in each year, but may

be renewed on due application to the superintendent and the payment of the prescribed fee".

9. Subsection (4) of the said section 73 is amended by striking out the words "under penalty imposed under section 71, subsection (1)".

10. Subsection (5) of the said section 73 is amended by adding thereto the following:—

"No person, firm or corporation whose certificate of authority is so revoked shall be entitled to a certificate under this section for one year after such revocation, and if the revocation is appealed against and affirmed, it shall date from the decision of the superintendent".

11. The said section 73 is amended by adding thereto the following:—

"(7) Any person, firm or corporation who contravenes any of the provisions of this section shall be guilty of an offence and shall be liable upon summary conviction before a justice of the peace to a penalty not exceeding $100 and not less than $20, and in case of a subsequent conviction shall be liable to imprisonment for any term not exceeding six months".

"(8) The provisions of this section shall not apply to agents who represent licensed mutual fire companies only".

12. Section 76 of the said Act is amended by adding thereto the following subsections:—

"(2) Every company licensed under this Act which carries on any of its business or issues any policy of insurance through an underwriter's agency, company or corporation shall, in addition to the information required to be given, file a return of the business transacted by the said underwriter's agency, company or corporation up to the 31st day of December in each and every year on a form to be prescribed by the superintendent of insurance.

"(3) The license referred to in this section shall be in such form as may be from time to time determined by the superintendent and it shall specify the business to be carried on by the company and shall expire on the 31st day of December in each year but shall be renewable from year to year."

13. The said Act is amended by adding thereto the following sections:—

CONTRACTS OF FIRE INSURANCE.

"89. Every company licensed under the provisions of this Act for the transaction of fire insurance may, within the limits and subject to the restrictions prescribed by its license, insure or reinsure any property in which the assured has an insurable interest against damage or loss by fire, lightning or explosion, whether the same happens by accident or any other means, except that of design on the part of the assured.

"(2) A company licensed under this Act for the transaction of fire insurance, and insuring any mercantile or manufacturing risk, may either by the same or by a separate contract insure the same risk against loss or damage arising from defects in, or injuries to sprinklers or other fire extinguishing appliances.

"90. Contracts shall not exceed the term of three years; and the insurance of mercantile and manufacturing risks shall, if on the cash system, be for a term not exceeding one year; but contracts of mutual fire insurance by any mutual or cash mutual fire insurance company may be for any term not exceeding four years.

"(2) Any contract made for one year or any shorter period on the premium note system, or for three years or any other shorter period on the cash system, may be renewed at the discretion of the company by renewal receipt instead of by policy, on the insured paying the required premium, or in the case of a contract on the premium note system by given a new premium note; and any payment by cash or premium note for renewal shall be made at or before the end of the

period for which the policy was granted or renewed, otherwise the policy shall be void.

"91. On the face of a policy of fire insurance there shall appear the name of the insurer, the name of the assured, the name of the person or persons to whom the insurance money is payable, the premium or other consideration, for the insurance, the subject matter of the insurance, the maximum amount or amounts which the insurer contracts to pay, the event on the happening of which payment is to be made and the term of the insurance.

"(2) In accordance with section 72 of this Act, on every contract of insurance issued by a licensed fire insurance company at its principal or branch office on application procured and submitted to it by an authorized agent, shall be printed, stamped or written the words: 'Issued on application submitted by.....; authorized resident agent at.....;' but if the contract is countersigned, or is to be countersigned before delivery, by an authorized resident agent, the provisions of the Act shall have been deemed to have been complied with.

"(3) A policy may contain a co-insurance, but any such policy shall have printed or stamped across its face in large type and in red ink the words: 'This policy contains a co-insurance clause,' and if these words are not so printed or stamped, such clause shall not be binding on the assured.

"(4) Any stipulation or term of the contract, other than those above stated, if held by a court or a judge before whom a question relating thereto is tried to be not just and reasonable, shall not be binding on the assured.

STATUTORY CONDITIONS AND PROVISIONS RELATING THERETO.

"92. The conditions set forth in this section shall, as against the insurer be deemed to be part of every contract, in force in Saskatchewan with respect to any property therein or in transit therefrom or thereto, and shall be printed on every policy with the heading 'Statutory Conditions,' and no stipulation to the contrary, or providing for any variation, addition or omission, shall be binding on the assured unless evidenced in the manner precribed by sections 93 and 94

STATUTORY CONDITIONS.

1. If any person insures property and causes the same to be described otherwise than as it really is to the prejudice of the company, or misrepresents or omits to communicate any circumstance which is material to be made known to the company, in order to enable it to judge of the risk it undertakes, such insurance shall be of no force in respect to the property in regard to which the misrepresentation or omission is made.

2. Any change, material to the risk, and within the control or knowledge of the assured, shall avoid the policy as to the part affected thereby, unless the change is promptly notified in writing to the company or its local agent; and the company when so notified may return the unearned portion, if any, of the premium which has been paid for the unexpired period and cancel the policy or may demand in writing, by registered letter addressed to the assured at his last post office address notified to the company, and where no address notified then to the post office of the agency from which the application was received an additional premium, which the assured shall, if he desires the continuance of the policy, within fifteen days pay to the company, and if he neglects to make such payment within fifteen days after receiving such demand, the policy shall be no longer in force.

3. If the assured now has any other insurance on any property covered by this policy which is not disclosed to the company or hereafter effects any other insurance thereon without the written assent of the company, he shall

not be entitled to recover in excess of sixty per cent of the loss or damage in respect of such property; but if for any fraudulent purpose the assured does not disclose such other insurance to the company this policy shall be void.

"(*a*) If within two weeks after written notice of such other insurance or of any intended insurance, or after that time and before such other insurance is effected, the company does not dissent by notice in writing to the assured, it shall be deemed to have assented thereto.

4. In the event of there being any other insurance on property herein described at the time of the happening of any loss or damage in respect thereof, then this company shall be liable only for the payment of a rateable proportion of such loss or damage or of such amount as the assured shall be entitled to recover as provided by condition No. 3.

5. After application for insurance, if the same is in writing signed by the assured, it shall be deemed that any policy sent or delivered to the assured is intended to be in accordance with the terms of the application, unless the company points out in writing, the particulars wherein the policy differs from the application. If the policy has been issued on verbal application or instructions of the assured it shall be deemed to be in accordance with such application or instructions, unless the assured points out to the company in writing the particulars wherein the policy differs from such application or instructions.

6. No condition of the policy, either in whole or in part, shall be deemed to have been waived by the company, unless the waiver is clearly expressed in writing, signed by an agent of the company.

7. Any officer or agent of the company who assumes on behalf of the company to enter into any written agreement relating to any matter connected with the insurance shall be deemed prima facie to be the agent of the company for the purpose.

8. Any written notice to the assured may be by letter delivered to the assured or by registered letter addressed to him at his last post office address notified to the company or where no address is notified and the address is not known, addressed to him at the post office of the agency, if any, from which the application was received.

9. Any written notice to the company may be delivered at the head office or chief agency of the company in the province in which the property is situate, or sent by registered post addressed to the company, its manager or agent, at such head office or chief agency or may be delivered or sent by registered post to an authorized agent of the company.

10. The insurance may be terminated by the company by giving to the assured fifteen days' notice in writing or five days' personal notice to that effect, and if on the cash plan by tendering therewith a rateable proportion of the premium paid, for the unexpired term, calculated from the termination of the notice, and the policy shall cease after such notice or notice and tender, as the case may be, and the expiration of the fifteen days or five days, as the case may be.

11. The insurance, if on the cash plan, may also be terminated by the assured by giving written notice to that effect to the company or its authorized agent, in which case the company may retain the customary short rate for the time the insurance has been in force, and shall repay to the assured the balance of the premium paid.

12. If the property insured is assigned without a written permission indorsed hereon by an agent of the company duly authorized for such purpose, the policy shall thereby become void; but this condition does not apply to change of title by succession or by operation of the law, or by reason of death.

13. Money, books of account, securities for money, and evidences of debt or title, are not insured.

14. The company is not liable for the losses following, that is to say:—

(*a*) For the loss of property owned by any other person than the assured, unless the interest of the assured is stated in or upon the policy; nor for loss beyond the actual value destroyed by fire nor for loss occasioned by ordinance or law regulating construction or repair of buildings;

(*b*) For loss caused by invasion, insurrection, riot, civil commotion, military or usurped power;

(*c*) Where the insurance is upon buildings or their contents for loss caused by the want of good and substantial brick or stone or cement chimneys; or by ashes or embers being deposited, with the knowledge and consent of the assured, in wooden vessels; or by stoves or stove-pipes being, to the knowledge of the assured, in an unsafe condition or improperly secured;

(*d*) For loss or damage to goods destroyed or damaged while undergoing any process in or by which the application of fire heat is necessary;

(*e*) For loss or damage occurring to buildings or to their contents while the buildings are being altered or repaired by carpenters, joiners, plasterers, or other workmen, and in consequence thereof, unless permission to execute such repairs or alterations has been previously granted in writing, signed by a duly authorized agent of the company, but fifteen days are allowed in each year for incidental alterations or repairs without such permission;

(*f*) For loss or damage occurring while petroleum, rock, earth or coal oil, camphene, gasoline, burning fluid, benzine, naptha or any liquid products thereof, or any of their constituent parts (refined coal oil for lighting purposes only, not exceeding five gallons in quantity, or lubricating oil not being crude petroleum nor oil of less specific gravity than required by law for illuminating purposes, not exceeding five gallons in quantity, excepted) or more than twenty-five pounds weight of gunpowder is or are stored, kept or used by the assured or to his knowledge by any other person under his control, in the building insured or containing the property insured unless permission is given in writing by the company. In the case of gasoline not more than a quart shall be stored, kept, or used upon the premises without a permit;

(*g*) Where the building insured or containing the property insured be, or becomes vacant and unoccupied for a period of thirty days to the knowledge of the assured without the consent of the company in writing.

15. The company shall make good loss or damage caused by the explosion of coal or natural gas in a building not forming part of gas works, and loss or damage by fire caused by any other explosion or loss or damage caused by lightning, whether fire ensues therefrom or not, but if dynamos, exciters, lamps, switches, motors, or other electrical appliances or devices are insured any loss or damage to them caused by lightning or other electrical currents, artificial or natural, is expressly excluded and the company is liable only for such loss or damage to them as may occur from resultant fire originating outside the machines themselves.

16. Where property insured is only partially damaged, no abandonment of the same will be allowed unless by the consent of the company or its agent; and in case of removal of property to prevent damage thereto, the company will contribute to the loss and expenses attending such act of salvage proportionately to the respective interest of the company or companies and the assured; and that part of this policy in excess of its proportion of any loss and of the value of the property remaining in the original location, shall for the ensuing seven days only or for the unexpired term of the policy if less than seven days, cover the property so removed in the new location or locations in the proportion

that the value in any one such new location bears to the value in all such new locations.

17. The company instead of making payment, may repair, rebuild or replace, within a reasonable time, the property damaged or lost, giving notice of their intention within fifteen days after receipt of the proofs herein required.

18. Subject to condition 19 proof of loss must be made by the assured, although the loss is payable to a third person.

19. Proofs of loss may be made by the agent of the assured, in case of the absence or inability of the assured himself to make the same, such absence or inability being satisfactorily accounted for, or in the like case or if the assured refuses to do so by a person to whom any part of the insurance money is payable.

20. Any person entitled to make a claim under this policy shall:—

(*a*) Forthwith after loss give notice in writing to the company.

(*b*) Deliver, as soon after as practicable, as particular an account of the loss as the nature of the case permits.

(*c*) Furnish therewith a statutory declaration declaring:—

That the account is just and true.

When and how the loss occurred, and if caused by fire how the fire originated, so far as the declarant knows or believes.

That the loss did not occur, or if caused by fire, that the fire was not caused through any wilful act or neglect or the procurement, means or contrivance of the assured.

The amount of other insurances, and names of other insuring companies.

All liens, and incumbrances on the subject of insurance. The place where the property insured, if moveable, was deposited at the time of the fire.

(*d*) If required, and if practicable, produce books of account, warehouse receipts and stock lists, and furnish invoices and other vouchers, verified by a statutory declaration in support of his claim, and furnish copies of the written portion of all policies, separate as far as reasonably may be the damaged from the undamaged property and exhibit for examination all that remains of the property which was covered by the policy. The evidence furnished under this clause shall not be considered proofs of loss within the meaning of condition 23.

21. Any fraud or false statement in any statutory declaration, in relation to any of the above particulars shall vitiate the claim of the person making the declaration.

22. If any difference arises as to the value of the property insured, the property saved, or the amount of the loss, such value and amount and the proportion thereof (if any) to be paid by the company shall, whether the right to recover on the policy is disputed or not, and independently of all other questions, be submitted to the arbitration of some person to be chosen by both parties, or if they cannot agree on one person, then to two persons, one to be chosen by the party assured and the other by the company, and a third to be appointed by the persons so chosen, or in their failing to agree, then by a judge of the district court of the district in which the loss has happened; and such reference shall be subject to the provisions of *The Arbitration Act;* and the award shall, if the company is in other respects liable, be conclusive as to the amount of the loss and the proportion to be paid by the company; where the full amount of the claim is awarded the costs shall follow the event; and in other cases all questions of costs shall be in the discretion of the arbitrators.

23. The loss shall be payable in sixty days after the completion of the proofs of loss, unless a shorter period is provided for by the contract of insurance.

24. Every action or proceeding against the company for the recovery of any claim under or by virtue of this policy, shall be absolutely barred, unless commenced within one year next after the loss or damage occurs.

93. If the insurer desires to vary the statutory conditions or to omit any of them, or to add any new condition, there shall be added immediately after such conditions words to the following effect, which with any such variation, addition or reference to omissions, shall be printed in conspicuous type and in red ink.

"VARIATIONS IN CONDITIONS.

"This policy is issued on the above statutory conditions with the following variations, omissions and additions, which are, by virtue of *The Saskatchewan Insurance Act*, in force so far only as they shall be held to be just and reasonable to be exacted by the company."

"94. No such variation, omission or addition, unless the same is distinctly indicated and set forth in the manner above prescribed, shall be binding on the assured; but on the contrary the policy shall, as against the insurer, be subject to the statutory conditions only.

"95. Any such variation, omission or addition, unless held to be just and reasonable, shall be null and void.

"96. It shall be optional with the insurer to pay or allow claims, wholly or in part, which are void under any statutory condition.

"97. Where the loss, if any, under any policy has with the consent of the company been made payable to some person or persons or company other than the assured as mortgagee or mortgagees, said policy shall not be cancelled by the company upon the application of the assured nor in any case without reasonable notice to the said mortgagee or mortgagees.

"98. Where, by reason of necessity, accident or mistake, any condition of a contract of insurance on property in Saskatchewan as to the proof to be given to the insurer after the occurrence of the event insured against, has not been strictly complied with; or where after a statement or proof of loss has been given in good faith by or on behalf of the assured, in pursuance of any condition of such contract of insurance, the insurer, through its agent or otherwise, objects to the loss upon other grounds than for imperfect compliance with such condition or does not within a reasonable time after receiving such statement or proof notify the assured in writing that it is objected to, stating the particulars in which the same is alleged to be defective, and so from time to time, or where, for any other reason, it is held to be inequitable that the insurance should be deemed void or forfeited by reason of imperfect compliance with such condition, no objection to the sufficiency of such statement or proof or amended or supplemental statement or proof, as the case may be, shall be allowed as a defence by the insurer or a discharge of his liability on such contract of insurance wherever entered into.

"99. After any loss or damage to insured property the insurer by a duly accredited agent, shall have an immediate right of entry and access sufficient to enable him to survey and examine the property, and to make an estimate of the loss or damage, but the insurer shall not be entitled to the disposition control, occupation or possession of the insured property, or of the remains or salvage thereof, unless the insurer undertakes reinstatement, or accepts abandonment of the property.

"(2) After any loss or damage to insured property, it shall be the duty of the assured when, and as soon as it is practicable, to secure the insured property from damage, or from further damage, and to separate, as far as reasonably may be, the damaged from the undamaged property, and to notify the insurer when such separation has been made, and thereupon the insurer shall be entitled to entry and access sufficient to enable him to make an appraisement or particular estimate of the loss or damage.

" (3) The insurer and the assured instead of proceeding by arbitration under statutory condition 22, may at any time after the loss or damage make a joint survey, examination, estimate or appraisement of the loss or damage, in which case the insurer shall be deemed to have waived all right to make a separate survey, examination, estimate, or appraisement thereof.

" 100 Where proofs of loss are made by any person other than the assured, the insurer shall be entitled to have the assured examined under oath touching the loss or damage before the judge of the district in which the assured resides, and the procedure shall be the same as that upon an examination for discovery in an action.

FRIENDLY SOCIETIES.

" 101. Before the issue of a license to a friendly society as prescribed in section 12 of this Act, such society shall file in the office of the superintendent the following documents:—

(*a*) A certified copy of the Act of incorporation or other instrument of association of the society, which shall include its charter and regulations verified in manner satisfactory to the superintendent;

(*b*) An affidavit or statutory declaration that the society is still in existence and legally authorized to transact business under its charter;

(*c*) A certified copy of the last balance sheet and auditors' report thereon;

(*d*) Notice of the place where the head office of the society without Saskatchewan is situate;

(*e*) Notice of the place where the head office of the society in Saskatchewan is to be situate;

(*f*) A power of attorney to the superintendent as prescribed in sections 16 (*i*) to 23 inclusive;

(*g*) A certified statement of the society's membership in Saskatchewan;

(*h*) Schedule of rates adopted by society.

" 102. The license shall be in such form as may be from time to time determined by the superintendent, and it shall specify the business to be carried on by the society and shall expire on the thirty-first day of December in each year, but shall be renewable from year to year.

" 103. No license shall be granted to a friendly society unless it provides for its contracts upon lives at least to the extent of collecting from its members premiums or assessments not less than those set out in schedule A, and such further sum as is sufficient to provide for the expenses of management.

" (2) This section shall not apply to societies operating in Saskatchewan on or before the first day of January, 1915.

" 104. A friendly society, which is incorporated or legally constituted otherwise than by or under any Act of the Legislature of Saskatchewan, shall not, if licensed under this Act, be compelled to register under *The Foreign Companies Act*, but shall nevertheless be capable of contracting and being contracted with, of suing and being sued, of pleading and being impleaded in any court.

" 105. Each society shall pay to the superintendent the following fees:—

(*a*) For recording and filing in the office of the superintendent the documents required by section 101 of this Act, $5.00;

(*b*) For initial license to do business or renewal thereof:

" (1) Transacting life insurance including sickness and funeral benefit.

Under 200 members in Saskatchewan	$25.00
Over 200 and under 500 members in Saskatchewan	50.00
Over 500 members in Saskatchewan	100.00

"(2) Transacting only sickness and funeral benefit:

When head office is in Canada	$25.00
When head office is outside Canada	50.00

14. Clause (e) of section 85 of the said Act is hereby repealed.

15. Clause (*f*) of section 85 of the said Act is amended by striking out the latter ("*f*") at the beginning thereof.

16. Section 92 shall come into force on the first day of January, 1916, and chapter 80 of *The Revised Statutes of Saskatchewan 1909* is repealed, such repeal to take effect on the said first day of January.

SCHEDULE A.

(Section 103.)

[*This Schedule is identical with Schedule A to the Act to Amend the Alberto Insurance Act, shown on page* lviii.]

PROVINCIAL TAXES AND FEES.

In the Report for each of the years 1912 and 1913 there was published a summary statement of the taxes and fees required by the various provinces of Canada from insurance companies licensed by this Department. A similar statement was given in respect to taxes and fees required by municipalities, cities and towns, within the various provinces. This information has been brought up to date and is here given in sufficient detail, it is beleived, for most purposes. As hereinafter indicated the information, in regard to municipalities, cities and towns is in some cases incomplete.

ALBERTA.

By the Province—

(*a*) *Registration and filing of documents.*—Filing of documents preliminary to issue of license, $10. Registration and renewal thereof: life insurance, $300; fire, storm, cyclone, tornado, inland marine, inland transportation and sprinkler leakage insurance, $300; hail insurance, $200; accident, sickness and guarantee insurance, $200; plate glass, $50; storm, cyclone and tornado, $50; inland marine and inland transportation, $50; sprinkler leakage, $50; one or more of all other classes of insurance, $100.

(*b*) *Income Tax.*—The premium income of all insurance companies is taxed to the extent of 1 per cent thereof. If a company lends money on security in the province and has more than $50,000 invested in the province, the gross income received from its total investments in the province is taxed to the extent of ¼ per cent thereof.

By Municipalities—

No taxes or fees permitted.

BRITISH COLUMBIA.

By the Province—

(*a*) *Registration and filing of documents.*—For filing of documents and application for license, $5; charge for publication of notice of license, $5. Initial license fee for all insurance companies, $250. For filing of documents on renewal of license: fire companies, $1 per document; other companies, $5.

(*b*) *Income Tax.*—A tax of 1 per cent of income (all sources) is required from all insurance companies other than fire insurance companies. In the case

of fire insurance companies the tax on premium income is 2 per cent thereof, and on income from other sources 1 per cent thereof.

By Municipalities—

No special taxes or fees are charged by municipalities.

MANITOBA.

By Provinces—

(*a*) *Registration and filing of documents, etc.*—Filing of documents prior to issue of license, $5. Service of Insurance Inspector acting as attorney for service of process, $5 annually. Registration—Fire or life companies, $200; accident guarantee or surety, $25. Underwriters' Permit, $100.

(*b*) *Income Tax.*—(1) On the gross premium income of all companies:—

Premium income less than $50,000 .....1% thereof
" $50,000 but less than $100,000.....1¼% "
" $100,000 but less than $150,000.....1½% "
" $150,000 but less than $200,000.....1¾% "
" $200,000 or more.....2 % "

(The above premium income taxes are reduced by amounts paid under the provisions of the Manitoba Insurance Act.)

(2) On the income of life insurance companies from investments within the province:—If the amount loaned on policies or loaned or invested on mortgages, stocks or bonds exceeds $25,000 the gross income therefrom is taxed ¼% thereof.

By Municipalities—

No special taxes are charged by municipalities.

NEW BRUNSWICK.

By the Province—

The taxes imposed by the Province may be conveniently classed according to the nature of the business transacted and are as follows:—

(*a*) *Fire Insurance Companies.*—A tax on premium income of 1 per cent thereof together with an additional sum of $100.

(*b*) *Life Insurance Companies.*—An annual tax of $250.

(*c*) *Accident and Guarantee Companies.*—A tax on premium income of ½ per cent thereof together with an additional sum of $25.

By Municipalities—

Information wanting.

NOVA SCOTIA.

By the Province.—

No fees are charged for registration or for filing of documents.

Income Tax.—The gross premium income of life insurance companies is taxed to the extent of 1¼% thereof; other insurance companies, 1% thereof. There is no tax on income from other sources.

By Municipalities—

No special taxes are imposed by municipalities.

City Taxes.—The city of Halifax imposes a tax of $200 annually on each company doing life, fire, marine, accident or guarantee insurance. Information in regard to other cities wanting.

ONTARIO.

By the Province—

(*a*) *Registration and filing of documents:*—Application fee, $5; filing power of attorney, $5; registration, $150.

(*b*) *Income Tax.*—Annual tax under the Corporations Tax Act, 1914.—Every insurance company shall pay a tax of $30,000 subject to reduction in the discretion of the Provincial Treasurer. If any country or state imposes taxes or fees which have the effect of discriminating against any insurance companies organized under the laws of Canada or Ontario, having their principal office in Ontario, then any company organized under the laws of any such country or state may be required to pay additional taxes and fees in Ontario but not exceeding the taxes and fees required by such country or state from insurance companies organized under the laws of Canada or Ontario.

By Municipalities—

These taxes vary with the amount of assessment required by the municipality.

PRINCE EDWARD ISLAND.

By the Province—

The only requirement imposed on extra provincial insurance companies by the province is the annual payment of a flat-rate tax depending on the class of business as follows namely: Life insurance, $225; fire insurance, $150; accident, $50; guarantee, $50; and accident and guarantee, $100.

By Cities and Towns—

The city of Charlottetown imposes an annual tax as follows: Life, $100; fire, $75; guarantee and accident, $25; and plate glass, $10.

The town of Summerside imposes an annual tax as follows: Life insurance companies, $25; fire insurance companies, $10; accident, $10; plate glass, $10.

Information in regard to other towns wanting.

QUEBEC.

By the Province—

(*a*) *Registration and filing of documents.*—Application for registry, $5; filing of charter, $1; filing of power of attorney, $5; certificate of registry, $150 annually.

(*b*) *Income Tax.*—The premium income of life insurance companies, 1¾ per cent thereof but not less than $400; all other companies, 1 per cent but not less than $250.

Income other than premium income is not taxed

By Municipalities—

Municipalities have the power in their charters to impose taxes on insurance companies, but there is no statute establishing uniformity of such taxation.

SASKATCHEWAN.

By the Province—

The registration fee is the same for all insurance companies and depends on the amount of nominal capital as follows, namely:—

For a nominal capital of $20,000 or less	$ 40
For every $5,000 or part thereof in excess of the first $20,000 up to $100,000	5
For every $10,000 or part thereof after the first $100,000 up to $500,000	3
For every $100,000 or part thereof after the first $500,000 up to $1,000,000	20
For registry of power of attorney	5

For filing annual statement a fee of $5 is charged if the capital stock does not exceed $50,000; otherwise the fee is $10.

Income Taxes.—Every insurance company is required to pay a tax of 1 per cent on premium income. If a company has more than $50,000 invested in the province an additional tax of forty cents per $1,000 so invested is required. Money lent upon municipal or school bonds or debentures or upon the bonds or debentures of any local or public authority in Saskatchewan is not, for the purpose of taxation, deemed to be money invested in Saskatchewan.

INSOLVENT COMPANIES IN THE HANDS OF LIQUIDATORS.

(1) The Victoria-Montreal Fire Insurance Company.

Statement of the liquidator, John Hyde, as at March 31, 1915.

ASSETS.

Cash, balance in bank		$ 2,121 05
Shareholders' balances considered good		116,624 99
Total assets considered good		$ 118,746 04
Assets considered doubtful or bad:—		
Shareholders' balances	$ 35,197 78	
Bills receivable	20,072 88	
T. A. Temple & Sons	37,727 49	
Agencies and brokers' balances	6,597 87	
		99,596 02
Total assets		$ 218,342 06

LIABILITIES.

Return premiums unclaimed	$ 91 31
Claims not filed or not admitted but of which the liquidator has notice	36,253 22
Total liabilities	$ 36,344 53

Cash statement from April 30, 1914 to March 31, 1915.

Receipts.

Cash on hand and in bank, April 30, 1914	$ 2,055 22
Interest on bank account	65 83
	$ 2,121 05

Expenditure.

Nil.

Balance on hand March 31, 1915	$ 2,121 05

(2) The Ontario Accident Insurance Company.

Statement of the liquidator, G. T. Clarkson, as at April 28, 1915.

Income (June 1, 1914 to April 28, 1915).

Balance on hand, June 1, 1914	$	1,737 81
Revision premiums collected		1,385 96
Received on account of capital stock		400 00
Interest on deposits		30 20
Total	$	3,553 97

Expenditure (June 1, 1914 to April 28, 1915).

Creditor dividends	$	1,754 29
Law costs		453 25
Postage and exchange		2 17
Balance on hand		1,344 26
Total	$	3,553 97

The liquidator states that the liquidation of this company is now completed.

(3) The Empire Accident and surety Company.

The London and Western Trusts Company, Limited, furnished the following statement of receipts and disbursements from April 30, 1914 to March 31, 1915. The liquidators state that the assets of the estate have been distributed at the rate of one and one-half cents on the dollar to the shareholders who contributed to the call, and that there remains nothing of value in their hands. This statement therefore closes the liquidation.

RECEIPTS.

Cash in banks April 30, 1914	$	13,561 98
Received as payment on stock liability		75 00
Received for interest		39 34
	$	13,676 32

DISBURSEMENTS.

Amounts repaid to shareholders—basis of 1½%	$	7,663 08
Solicitors' fees		1,445 70
Salaries		25 00
Printing and postage		19 68
Liquidator's compensation		4,522 86
		$13,676 32

(4.) La Compagnie d'Assurance Contre L'incendie de Rimouski.

Mr. Theodore Meunier, liquidator of the Company furnished the following provisional statement of its assets and liabilities as at 15th March, 1915, and of income and expenditure from date of liquidation to 15th March, 1915.

ASSETS.

Rimouski debentures on deposit with Receiver General, par value	$ 55,000 00
Other debentures, par value	35,000 00
Cash on hand	4,389 04
Interest accrued	3,762 08
Rent due	163 31
*Due by agents	38,557 22
Due by reinsurance companies for losses	16,340 90
Due by Calgary Fire Insurance Co. (in liquidation)	5,284 40
Due by Carnegie Trust Co. (in liquidation)	4,653 17
Due by Continental Oil & Cotton Co.	2,480 00
Return premiums due by reinsurance companies	11,341 88
Furniture fixtures and maps	3,729 71
Uncalled capital	34,147 68
Due by United London & Scottish Insurance Co., and United Counties' Insurance Co. (both companies in liquidation)	23,270 12
Total assets, nominal value	$ 238,119 51

LIABILITIES.

Losses due	$ 127,528 69
Losses reported, not adjusted, net	4,809 54
Reinsurance premiums due	3,860 50
Return premiums on policies cancelled	90,923 61
Due for salaries	1,438 41
La Banque Nationale	18,580 39
Sundry Accounts	8,708 54
	$ 255,849 68

NOTE.—The actual value of the assets is considerably less than the nominal value shown above.

INCOME.

Proceeds of sale of building	$ 11,000 00
Rents	768 75
Discount (Banque Nationale)	3,000 00
Agents' accounts	2,116 11
Amount in bank	1,152 90
Goad's plans sold	2,212 25
Furniture sold	206 47
Refund of post office box rent	1 70
Shareholders' account	538 66
Interest on deposit	45 94
Cash on hand, March 16, 1914	39 77
Total	$ 21,082 55

*Agents' accounts have been credited with premiums charged for February and March, 1914, when policies and renewals have been returned to the liquidator unpaid and not accepted by the insured.

EXPENDITURE.

Travelling expenses	$ 1,141 72
Advertising	84 23
Remittance to Banque Nationale	3,000 00
Liquidator's fees	1,100 00
Inspectors' fees	630 00
Stationery	223 48
Insurance	109 28
Salaries	6,297 48
Adjustment expenses	97 93
Return premiums	87 65
Legal expenses	1,230 10
Postage, telegraph, telephone and express	427 87
Rent and lighting	635 50
Sundries	149 87
Deposit, Banque Nationale	5,867 44
Total	$ 21,082 55

(5.) THE ONTARIO FIRE INSURANCE COMPANY.

The Trusts and Guarantee Co., liquidator, has furnished the following provisional statement of Assets and Liabilities of the above company, as at March 31, 1915. As the list of contributories has not yet been settled and as several questions affecting the assets of the Company are before the Courts, it is impossible to estimate what the assets will realize.

	Book value.
Cash on hand	$ 2,932 27
Accounts receivable for agents' balances proportions of losses recoverable, etc.	81,407 66
Western Union Fire Insurance Co.	3,319 44
Investments and accrued interest thereon	78,714 43
Maps and plans	10,346 55
Office equipment	1,960 00
Capital uncalled	113,800 00
	$ 292,480 35

LIABILITIES.

Fire losses	$ 114,844 00
Rebates to policyholders	76,400 00
Other claims (estimated)	15,000 00
	$ 206,244 00

INCOME (April 14, 1914—March 31, 1915).

Accounts receivable:—		
Alix property	$ 242 00	
Agents	36 86	
Reinsurance	195 20	
		$ 474 06
Sale of securities		4,669 07
Debenture interest and dividends		2,307 60
Total		$ 7,450 73

EXPENDITURE (April 14, 1914—March 31, 1915).

Rent	$	66 00
Salaries		1,054 30
Appraisal fees		375 55
Transfer fees—Alix property		73 55
Advertising		228 03
Printing, stationery and postage		451 32
Legal expenses		502 50
Audit		1,519 95
Sundry		177 04
Interest		70 22
Balance on hand		2,932 27
Total	$	7,450 73

LICENSES RECENTLY ISSUED AND APPLICATIONS FOR LICENSES UNDER CONSIDERATION.

Within the past few months several applications have been received from insurance companies for licenses to transact business under the Insurance Act 1910.

Since the beginning of the present calendar year 1915, a license has been granted to a French fire insurance company "Compagnie Française du Phenix", Anglicized, "The Phenix Fire Insurance Company, of Paris, France", for the business of fire insurance. Licenses were issued to the following companies for additional classes of business:—To the Norwich Union Fire Insurance Society Limited, a license for automobile insurance; to the Employers' Liability Assurance Corporation, Limited, a license for automobile insurance; to the Ocean Accident and Guarantee Corporation, Limited, a license for fire insurance. These liceses are in addition to those previously held by such companies respectively.

An application has been received for a license for fire insurance from a British company, the "British Dominions General Insurance Company, Limited." This company is now operating in Canada under license from the various provinces of the Dominion. An application has also been received from the Hartford Fire Insurance Company for a license for hail insurance in addition to the licenses it now holds from this Department.

VALUATION OF SECURITIES.

The department last year had an independent expert valuation made of all bonds, debentures, and stocks owned by Insurance Companies and included in their annual statements made to this department as at December 31, 1913, and it was the department's intention to have a similar valuation made as at December 31, 1914.

The outbreak of the European war, however, and the consequent closing of the stock exchanges and general demoralization of the security markets which persisted until after the close of the year, rendered such a valuation impracticable. To meet this situation, the companies were advised in November last that the values allowed by the department as at December 31, 1914, would except in the case of securities which had suffered obvious intrinsic depreciation during the year, be the same as those allowed at the end of the preceding year for all securities owned on the earlier date, and that securities acquired during

1914 would be allowed at their book values at the end of the year. There was also issued to the companies early in January last a printed list of all securities appearing in the Canadian statements as at December 31, 1914, together with the values which would be allowed for the department's report, these values being arrived at in accordance with the foregoing rule.

PUBLICATION OF REPORT.

The department has been able this year to secure a somewhat earlier publication of the preliminary Abstract of the Report and it is hoped that this first volume of the full report will also appear at an earlier date than last year. The annual statements of the companies were received on the average at an earlier date than in the past, and this fact made possible the earlier preparation of the copy for the printer. It might be well, however, to point out that a still greater saving of time could be effected by the further co-operation of the companies in the preparation and filing of their annual statements. The department found that, in the case of many companies, no attention had been paid to the printed list of market values furnished by the department early in January, and that their annual statements had been compiled on the basis of market values obtained from other sources. This necessitated the entire re-valuation of the assets of many of the companies, and the clerical work involved in this re-valuation caused a material delay in the preparation of the copy for the printers. The Abstract was also delayed by the fact that three important companies failed to make their returns until late in March, and as the value of the Abstract as a record of the insurance business for the year would have been greatly impaired by the omission of the figures of these companies, the printing was delayed for fully two weeks in order that the figures might be included.

I have the honour to be,
Sir,
Your obedient servant,
G. D. FINLAYSON,
Superintendent of Insurance.

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS OF FIRE INSURANCE IN CANADA FOR THE YEAR 1914, IN ACCORDANCE WITH THE INSURANCE ACT, 1910.

GENERAL TABLES.

Assets of Companies, Fire, etc.
Liabilities of Companies, Fire, etc.
Income and Expenditure of Companies, Fire, etc.
Percentage of Losses to Premiums, etc., etc.

ABSTRACT FOR THE YEAR 1914.

Fire Insurance in Canada—Canadian Companies.

Companies.	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Net amount paid for losses.	Unsettled Claims.	
								Not resisted.	Resisted.
	$	$	$	$	$	$	$	$	$
Acadia Fire	142,580	110,356	252,936	18,326,431	17,457,407	93,133	88,906	11,167	1,000
Anglo-American	204,229	83,265	287,494	21,469,043	33,583,396	130,540	122,659	28,091	None.
Beaver Fire	29,334	40,103	69,437	4,605,656	1,552,095	746	446	300	None.
British America	489,750	261,745	751,495	73,780,407	86,441,952	311,266	296,396	55,345	None.
†British Colonial	198,129	88,053	286,182	28,710,954	24,243,187	36,427	26,494	10,191	1,633
British Northwestern	46,321	59,189	105,510	5,593,064	5,398,474	37,504	38,832	8,572	500
Canada National	176,609	160,946	337,555	22,152,139	20,091,713	75,489	79,174	9,675	None.
Canadian Fire	279,683	175,729	455,412	28,555,652	34,925,809	130,683	121,913	20,066	179
Dominion Fire	213,769	147,531	361,300	28,158,802	32,534,789	173,363	156,371	24,071	2,800
*Equity Fire	−15,609	191,996	176,387	.....	None.	84,358	87,921	2,475	None.
Factories Insurance Co	284,286	169,732	454,018	34,445,750	27,692,527	140,486	149,852	19,613	None.
Hudson Bay	87,868	84,172	172,040	9,922,357	10,152,396	46,964	49,340	8,651	None.
Imperial Underwriters	95,355	22,885	118,240	10,528,108	9,021,125	48,935	41,357	9,975	None.
Liverpool-Manitoba	419,495	110,021	529,516	39,478,395	46,099,895	250,357	250,558	15,500	None.
London Mutual	525,657	207,996	733,653	72,959,675	87,932,080	369,693	399,399	11,036	None.
Mercantile Fire	244,851	54,358	299,209	25,390,361	30,568,902	193,532	171,603	34,511	None.
Montreal-Canada	131,265	60,473	191,738	14,536,123	21,916,513	96,038	95,710	20,659	None.
Mount Royal	381,844	207,348	589,192	47,141,384	41,924,623	153,661	152,047	9,251	None.
North Empire Fire	93,410	116,694	210,104	11,033,400	7,348,835	69,390	63,427	13,469	None.
North West Fire	125,711	64,986	190,697	14,163,792	13,718,229	68,533	69,258	5,113	500
Occidental Fire	129,812	37,964	167,776	5,874,485	9,857,483	87,716	82,232	14,429	2,660
Pacific Coast	75,551	90,388	165,939	12,243,156	11,206,634	41,564	39,837	6,920	None.
Quebec Fire	247,034	56,582	303,616	28,001,652	32,929,355	118,763	122,805	10,496	None.
Western	409,719	616,783	1,026,502	106,468,591	93,841,823	326,179	265,767	53,831	None.
Totals for 1914	5,016,653	3,219,295	8,235,948	663,539,377	700,239,242	3,085,320	2,972,304	403,407	9,272
Totals for 1913	5,099,298	4,986,916	10,086,214	712,651,986	684,512,207	3,126,579	3,020,551	427,747	23,093

BRITISH COMPANIES.

Alliance	213,203	36,853	250,056	26,155,118	37,241,307	135,454	144,836	4,220	None.
Atlas	526,216	91,893	618,109	48,149,735	66,698,031	344,142	328,301	33,062	6,108
Caledonian	442,976	77,489	520,465	45,463,173	65,036,478	274,789	274,450	29,616	10,000
Commercial Union	1,000,069	191,824	1,191,893	102,738,353	120,436,467	455,090	470,222	44,332	1,765
Employers' Liability	308,402	62,537	370,939	35,333,456	35,129,147	183,460	153,515	37,045	1,000
General Accident Fire and Life	267,203	54,065	321,268	29,702,725	31,563,372	123,783	111,152	21,558	1,500
Guardian Assurance Co	958,195	152,825	1,111,020	86,567,723	109,361,676	568,539	558,248	42,431	4,700
Law Union and Rock	282,305	54,702	337,007	28,687,972	34,194,413	167,354	137,003	42,790	None.
Liverpool and London and Globe	1,383,305	374,524	1,757,829	142,723,265	175,113,490	939,865	902,101	117,495	None.
London and Lancashire Fire	691,561	187,817	879,378	83,550,996	89,261,618	403,460	391,200	34,357	1,500
London Assurance	310,412	62,850	373,262	31,718,256	42,389,270	142,694	128,502	27,857	None.
Marine Insurance Co	None.	None.	None.	None.	None.	None.	None.	None.	None.
North British and Mercantile	943,907	174,663	1,118,570	96,236,336	126,128,108	632,746	595,746	77,984	1,500
Northern Assurance Co	736,047	118,832	854,879	67,398,717	85,797,547	500,856	469,372	52,028	None.
Norwich Union Fire	770,642	105,822	876,464	73,606,390	97,893,694	481,309	470,923	36,563	2,200
Palatine Insurance Co	239,666	85,429	325,095	25,645,785	24,535,537	150,712	155,132	11,087	None.
Phœnix, of London	1,035,778	247,671	1,283,449	97,927,950	121,769,909	575,354	579,207	46,734	1,722
Provincial	45,591	9,340	54,931	7,811,504	6,562,541	50,793	38,618	12,175	None.
Royal Exchange	422,440	75,329	497,769	47,006,381	51,551,061	160,755	162,218	3,968	None.
Royal Insurance Co	1,450,549	252,116	1,702,665	146,814,153	196,470,172	739,830	801,985	71,678	1,500
Scottish Union and National	350,475	55,810	406,285	39,592,727	53,648,090	160,950	150,484	27,100	None.
Sun Insurance Office	484,222	79,362	563,584	44,282,491	59,929,237	267,658	268,367	25,060	None.
Union Assurance Society	480,991	152,939	633,930	53,383,634	60,114,017	273,141	261,469	22,702	None.
Yorkshire	366,752	71,916	438,668	37,653,674	45,361,938	239,120	243,438	15 633	8,019
Totals for 1914	13,710,907	2,776,608	16,487,515	1,398,200,494	1,736,187,120	7,972,454	7,796,480	837,475	41,514
Totals for 1913	13,138,597	2,560,832	15,699,429	1,318,925,094	1,595,798,865	7,197,929	6,939,451	652,609	50,947

*This company has retired from business and has reinsured its outstanding risks with the National-Ben Franklin Fire Insurance Co.
†Including the business of the Central Canada Insurance Company of Brandon, Man., which this company reinsured as at December, 22, 1914.

ABSTRACT FOR THE YEAR 1914—*Concluded.*

UNITED STATES AND OTHER COMPANIES.

Companies.	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Net amount paid for losses.	Unsettled Claims.	
								Not resisted.	Resisted.
	$	$	$	$	$	$	$	$	$
Ætna Insurance Co	358,554	52,730	411,284	33,788,700	41,936,181	198,972	157,403	65,472	None.
American Central	163,551	94,882	258,433	29,155,885	9,912,911	119,983	116,411	31,633	None.
American Insurance Co	62,518	24,518	87,036	5,023,310	3,741,066	32,784	31,001	9,291	None.
American Lloyds	17,010	2,133	19,143	5,345,409	4,529,394	599	547	55	None.
California Insurance Co	37,410	20,025	57,435	3,108,615	2,614,293	21,062	18,454	3,643	None.
Connecticut Fire	124,133	37,886	162,019	13,896,141	16,356,183	52,168	45,620	10,911	2,200
Continental Insurance Co	299,678	66,838	366,516	36,692,722	36,437,614	192,152	186,493	32,204	None.
Equitable Fire and Marine	34,106	108,026	142,132	13,119,287	2,904,514	23,813	23,237	2,620	None.
Fidelity-Phenix	362,151	93,324	455,475	37,744,470	38,834,786	176,426	167,322	55,111	3,300
Fireman's Fund	117,918	46,918	164,836	13,905,679	12,200,204	75,168	70,200	13,611	None.
Firemen's Insurance Co	89,562	25,637	115,199	6,781,023	10,888,973	31,037	31,934	3,125	None.
Compagnie d'Assurance Generales	82,382	49,409	131,791	10,441,094	8,257,099	63,263	57,609	17,438	None.
German American	470,652	259,848	730,500	92,760,014	59,893,791	304,883	282,743	41,844	None.
Germania Fire	66,668	24,310	90,978	5,378,248	5,764,589	42,654	39,899	9,003	None.
Glens Falls	133,962	26,100	160,062	13,536,325	10,989,982	51,716	50,315	1,401	None.
Globe and Rutgers	132,879	36,870	169,749	*14,447,534	*9,663,522	39,784	33,280	5,505	1,000
Hartford Fire	1,012,780	141,256	1,154,036	111,611,996	137,877,031	518,331	497,045	92,485	None.
Home Insurance Co	817,419	170,211	987,630	95,506,363	102,007,914	433,932	419,937	58,892	None.
Insurance Co. of North America	441,420	90,833	532,253	47,006,449	55,542,253	221,914	221,792	16,933	None.
Insurance Co. of the State of Pa	146,982	42,787	189,769	15,083,672	13,598,990	124,734	104,580	28,229	None.
Lumber Insurance Co	100,581	31,275	131,856	7,511,560	5,161,437	77,009	81,919	1,640	None.
National-Ben Franklin	155,675	10,293	165,968	26,768,010	20,761,297	34,969	24,377	10,592	None.
National Fire of Hartford	637,386	174,115	811,501	85,679,369	74,944,483	368,220	334,060	98,625	None.
National Union Fire of Pittsburgh	214,154	71,962	286,116	22,190,089	21,987,589	117,764	128,504	14,872	None.
La Nationale Compagnie d'Assurance	103,479	26,082	129,561	11,187,317	8,520,546	10,248	10,092	155	None.
Niagara Fire	187,012	43,375	230,387	16,538,612	16,061,492	87,247	84,046	17,624	None.
Northwestern National	142,584	28,002	170,586	13,485,063	15,524,767	73,037	65,300	11,365	None.
Phœnix, of Hartford	402,016	135,919	537,935	48,347,747	54,974,452	250,725	237,983	39,690	None.
Providence Washington	190,649	47,726	238,375	19,631,625	17,911,016	135,298	125,910	13,948	None.

*These figures do not include the business of the Company in Nova Scotia and British Columbia return for which provinces as to these items are incomplete.

Queen, of America	607,874	110,911	718,785	57,315,877	75,067,961	356,172	357,208	32,301	10,000
Springfield Fire and Marine	481,373	103,770	585,143	71,730,495	62,460,904	281,330	277,903	46,208	None.
St. Paul Fire and Marine	236,513	62,806	299,319	22,725,149	25,724,234	105,892	101,116	16,461	None.
L'Union, Paris, France	187,704	48,824	236,528	19,994,372	22,670,669	114,225	104,669	19,202	None.
Westchester Fire	152,863	50,238	203,101	14,923,476	13,870,510	103,933	89,591	20,217	None.
Totals for 1914	8,771,598	2,359,839	11,131,437	1,042,361,697	1,019,592,647	4,841,444	4,578,500	842,306	16,500
Totals for 1913	7,508,052	1,794,547	9,302,599	893,623,473	871,619,317	4,276,640	4,043,757	535,991	60,870

RECAPITULATION.

Canadian Companies	5,016,653	3,219,295	8,235,948	663,539,377	700,239,242	3,085,320	2,972,304	403,407	9,272
British Companies	13,710,907	2,776,608	16,487,515	1,398,200,494	1,736,187,120	7,972,454	7,796,480	837,475	41,514
United States and other Companies	8,771,598	2,359,839	11,131,437	1,042,361,697	1,019,592,647	4,841,444	4,578,500	842,306	16,500
Totals for 1914	27,499,158	8,355,742	35,854,900	3,104,101,568	3,456,019,009	15,899,218	15,347,284	2,083,188	67,286
Totals for 1913	25,745,947	9,342,295	35,088,242	2,925,200,553	3,151,930,389	14,601,148	14,003,759	1,616,347	134,910

Summary of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880.

	Premiums Received.												
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	113,833	114,377	135,852	174,047	191,035	194,077	184,799	146,532	174,892	174,006	66,401	186,895	1,956,746
Canada Agricultural						109,892	131,639	115,897	97,468		1		454,896
Canada Fire								94,788	133,625	118,055	141,378	167,609	655,45
Citizens'							129,893	244,363	136,653	91,971	89,718	87,041	779,63
Dominion										27,175	58,308	70,388	155,871
*London Mutual Fire	60,702	71,135	78,072	62,807	73,614	74,377	60,333	80,448	96,136	88,441	92,987	106,602	945,654
National Fire								86,098	93,812	60,070	44,046		284,026
Ottawa Agricultural							7,947	64,882	86,174	35,858			194,861
Provincial	99,913	97,633	171,514	161,158	190,857	244,331	217,213	179,236	72,495				1,434,350
Quebec	72,234	72,725	73,602	77,508	75,169	79,453	86,424	82,203	80,042	66,012	60,600	62,559	888,531
Royal Canadian						392,434	312,951	260,678	196,014	146,773	116,754	128,298	1,553,902
†Sovereign			20,680	59,121	55,623	83,250	80,091	92,656	95,117	82,819	63,695	†107,879	740,931
Stadacona						21,918	183,009	201,429	84,132				490,488
Western	154,680	180,730	227,698	262,206	256,598	254,049	252,355	232,431	276,395	270,716	268,935	272,758	2,909,551
	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
British Companies.													
Commercial Union	81,890	86,371	80,162	57,329	29,782	84,066	127,253	133,695	174,249	195,590	190,264	231,607	1,472,258
Guardian	3,156	8,780	17,392	32,947	54,387	51,225	50,905	42,717	54,433	51,813	50,253	62,745	480,753
Imperial	64,522	82,004	85,915	102,750	134,710	134,794	126,945	121,548	153,012	156,988	149,449	156,461	1,469,098
Lancashire	40,487	34,615	33,561	43,967	66,733	43,097	71,455	101,116	142,109	161,828	161,064	184,145	1,084,177
Liverpool and London and Globe	286,398	273,303	263,696	260,262	258,632	219,948	138,480	106,771	129,083	148,024	157,617	155,880	2,398,094
London and Lancashire												9,448	9,448
London Assurance	55,931	56,496	63,330	67,385	79,368	60,086	47,450	45,893	74,425	61,272	51,095	52,454	715,185
North British	141,822	168,500	203,724	235,290	309,234	322,516	292,563	265,910	288,943	282,475	262,508	253,871	3,027,356
Northern	18,115	25,252	50,682	69,905	72,359	76,397	60,830	59,737	68,799	76,040	68,628	75,175	721,919
Norwich Union												20,507	20,507
Phœnix, of London	86,081	82,643	80,133	108,215	158,403	188,503	162,030	151,223	157,844	171,410	150,898	162,339	1,659,722
Queen	94,048	106,616	122,609	150,530	179,562	163,329	160,594	153,273	198,087	193,664	182,042	195,069	1,899,423
Royal	241,683	238,451	262,509	315,848	371,045	405,501	361,514	323,450	360,915	359,006	343,317	417,150	4,000,389
Scottish Commercial							37,446	46,774	76,932	82,240	80,516	19,513	343,421
Scottish Imperial	4,878	22,367	36,133	55,192	59,050	60,011	46,250	45,303	48,389	54,590	51,503	52,044	535,710
	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	899,154	2,048,408	19,837,460

United States Co's.

Aetna	107,635	114,121	153,751	177,943	183,929	168,147	152,835	130,658	118,640	118,901	110,533	103,175	1,640,268
Agricultural of Waterton	.....	5,431	68,361	73,613	64,641	.....	.....	.....	.....	.....	‡27,279	47,290	286,615
Andes	.....	.....	31,431	.....	.....	.....	.....	.....	.....	.....	.....	.....	31,431
Hartford	57,531	75,229	60,909	80,687	103,685	90,902	96,054	78,207	83,332	86,618	80,184	83,191	976,529
Home	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phœnix, of Brooklyn	.....	.....	.....	.....	.....	.....	15,506	20,090	11,858	6,075	7,516	7,484	68,529
	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372

RECAPITULATION.

Canadian Companies	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
British Companies	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460
United States Co's	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372
Grand totals	1,785,539	1,916,779	2,321,716	2,628,710	2,968,416	3,522,303	3,594,764	3,708,006	3,764,005	3,368,430	3,227,488	3,479,577	36,285,733

*Formerly the Agricultural Mutual.
†Formerly the Isolated Risk. In its premiums for 1880 the $17,352 received for reinsurance of risks of the National has not been included.
‡This is exclusive of $63,310 received for reinsurance of the risks of Canada Agricultural and Ottawa Agricultural.

Summary of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

	Premiums Received.												
	Totals for 1869 to 1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	Totals from 1869 to 1891.
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	1,956,746	146,386	127,951	121,071	152,920	197,317	207,629	211,585	197,723	203,489	204,476	196,812	3,924,105
Canada Agricultural	454,896												454,896
Canada Fire	655,455	192,894	32,984										881,333
Citizens'	779,639	100,873	137,941	181,393	228,265	195,181	203,269	206,340	203,727	205,308	187,409	205,281	2,834,626
Dominion	155,871	34,371											190,242
Eastern										27,938	90,777	119,364	247,079
*London Mutual Fire	945,654	122,189	104,893	110,830	118,246	124,324	111,148	118,618	129,882	131,696	131,881	128,367	2,277,728
National Fire	284,026												284,026
Ottawa Agricultural	194,861												194,861
Provincial	1,434,350												1,434,350
Quebec	888,531	49,287	49,867	64,434	66,720	77,029	85,390	84,670	87,955	96,908	113,095	111,642	1,775,528
Royal Canadian	1,553,902	154,585	164,622	193,021	243,729	183,124	169,178	162,212	171,846	175,017	178,056	184,118	3,533,410
†Sovereign	740,931	123,476	102,554	88,443									1,055,404
Stadacona	490,488												490,488
Western	2,909,551	282,409	312,621	332,609	330,548	330,904	331,096	338,010	340,858	333,592	335,190	333,152	6,510,540
	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,736	26,088,616
British Companies.													
Atlas								32,969	45,895	55,945	63,701	58,162	256,672
Caledonian				71,047	90,947	88,281	92,531	105,539	106,886	107,905	103,689	100,936	867,761
City of London			127,100	149,665	171,502	170,338	170,317	160,215	153,789	143,490	140,758	144,256	1,531,430
Commercial Union	1,472,258	277,885	307,967	294,508	312,381	302,935	299,911	285,071	286,903	305,678	318,697	359,153	4,823,347
Employers' Liability								45,199	48,748	54,574	61,730	68,352	278,603
Fire Insurance Association		43,296	110,989	109,316	134,109	126,497	147,145	127,419	117,721	109,642	113,900	103,367	1,243,401
Glasgow and London					‡128,261	161,630	205,251	304,578	319,829	311,610	188,574		1,619,733
Guardian	480,753	64,915	71,095	97,785	143,518	150,313	150,430	162,569	179,807	194,448	195,007	180,565	2,071,205
Imperial	1,469,098	170,486	179,520	199,062	205,142	185,778	182,141	195,650	213,440	218,135	211,895	206,524	3,636 871
Lancashire	1,084,177	197,980	208,539	210,159	226,468	208,454	194,767	192,695	212,992	223,197	253,229	254,233	3,466,890
Liverpool and London and Globe	2,398,094	157,565	161,962	195,602	213,133	207,436	224,050	232,994	253,446	257,022	279,594	287,909	4,868,807
London and Lancashire	9,448	30,964	105,197	95,299	93,115	89,974	93,042	102,841	123,183	153,148	167,692	172,204	1,236,107
London Assurance	715,185	62,402	66,576	76,959	63,415	60,932	65,956	72,312	75,883	72,673	87,537	90,564	1,510,394
Manchester											53,067	96,309	149,376
National, of Ireland				32,528	45,969	54,082	71,432	73,840	73,413	77,053	75,138	74,116	577,571

North British	3,027,356	271,375	273,516	293,579	323,171	308,392	303,808	304,199	312,663	307,680	313,247	338,018	6,377,004
Northern	721,919	95,525	132,259	169,577	193,755	181,260	146,406	154,105	170,111	170,604	179,523	174,564	2,489,608
Norwich Union	20,507	52,901	73,067	90,770	92,451	90,185	88,683	86,664	89,800	89,334	93,026	101,378	968,766
Phœnix of London	1,659,722	178,497	204,138	203,548	225,510	208,022	194,942	219,891	206,427	216,422	228,449	226,643	3,972,211
Queen	1,899,423	194,162	207,111	216,314	226,932	222,647	210,447	213,406	228,850	253,175	262,485	219,742	4,354,694
Royal	4,000,389	503,233	569,481	609,973	531,307	498,738	508,612	521,141	523,580	534,299	552,723	536,126	9,889,602
Scottish Commercial	343,421												343,421
Scottish Imperial	535,710	52,072	72,314	12,759									672,855
Scottish Union and National			37,627	50,400	51,033	60,507	79,141	100,695	115,916	114,598	123,755	134,247	867,919
Union Assurance Society											4,717	77,941	82,658
United Fire												183,862	183,862
	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
United States Co's.													
Ætna	1,640,268	107,571	105,571	114,615	114,885	107,688	103,382	124,413	129,986	120,290	125,767	133,832	2,928,268
Agricultural of Watertown	286,615	57,361	51,885	70,457	74,840	70,393	78,389	79,570	75,134	79,249	77,541	77,753	1,079,187
Andes	31,431												31,431
Connecticut							23,321	34,344	42,515	41,952	36,791	36,638	215,561
Hartford	976,529	87,616	103,355	131,133	135,369	131,177	124,597	127,371	128,510	128,235	128,684	149,422	2,351,998
Home													
Insurance Co. of North America										2,904	26,773	46,150	75,827
Phœnix of Brooklyn	68,529	14,840	27,004	37,885	42,487	58,922	65,924	63,377	69,845	70,806	72,552	84,310	676,481
Phœnix of Hartford											45,946	129,904	175,850
Queen, of America												42,800	42,800
	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	429,075	445,990	443,436	514,054	700,809	7,577,403

RECAPITULATION.

Canadian Companies	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,736	26,088,616
British Companies	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
United States Cos	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	429,075	445,990	443,436	514,054	700,809	7,577,403
Grand Totals	36,285,733	3,827,116	4,229,706	4,624,741	4,980,128	4,852,460	4,932,335	5,244,502	5,437,263	5,588,016	5,836,071	6,168,716	92,006,787

*Formerly the Agricultural Mutual.
†Formerly the Isolated Risk.
‡Not including $124,272 for reinsurance of risks of the Sovereign Insurance Company.

SUMMARY OF PREMIUMS received for Fire Insurance in Canada by all Companies, for the years 1869 to 1902, inclusive.

	Totals, for 1869 to 1891.	PREMIUMS RECEIVED.											Totals, for 1869 to 1902.
		1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
Anglo-American										91,925	157,846	224,463	474,234
British America	3,924,105	172,414	202,076	220,398	276,294	288,119	296,273	302,255	347,188	235,868	350,233	414,847	7,030,070
Canada Agricultural	454,896												454,896
Canada Fire	881,333												881,333
Canadian Fire							42,376	56,508	79,662	112,412	134,572	162,676	588,206
Citizens	2,834,626	22,335											2,856,961
Dominion	190,242												190,242
Eastern	247,079	190,663	264,511	164,115	27,826								894,194
Equity Fire											92,536	127,665	220,201
*London Mutual Fire	2,277,728	128,513	122,772	155,762	184,519	171,331	183,394	210,304	197,778	210,694	250,290	333,306	4,426,391
Mercantile		98,585	129,379	161,649	153,365	107,568	69,671	71,789	69,698	76,378	93,260	79,142	1,110,484
National Fire	284,026												284,026
Ottawa Fire										117,386	130,532	140,285	388,203
Ottawa Agricultural	194,861												194,861
Provincial	1,434,350												1,434,350
Quebec	1,775,528	111,578	90,631	86,522	90,259	98,792	86,359	105,512	99,309	87,494	90,570	91,114	2,813,668
Royal Canadian	3,533,410	4,613											3,538,023
†Sovereign	1,055,404												1,055,404
Stadacona	490,488												490,488
Victoria-Montreal									41,853	37,474			79,327
Western	6,510,540	323,340	328,428	319,848	418,863	396,045	343,143	375,559	348,251	329,120	427,571	482,295	10,603,003
	26,088,616	1,052,041	1,137,797	1,108,294	1,151,126	1,061,855	1,021,216	1,121,927	1,183,739	1,298,751	1,727,410	2,055,793	40,008,565
British Companies.													
**Albion Fire Ins. Ass'n	1,243,401	105,216	119,693										1,468,310
Alliance		172,368	203,641	175,016	169,589	155,115	181,141	187,036	184,326	150,786	105,469	147,381	1,831,868
Atlas	256,672	92,890	100,301	115,078	128,282	131,701	139,859	144,123	150,159	160,024	248,678	284,796	1,952,563
Caledonian	867,761	112,084	133,021	147,031	157,169	158,810	161,718	171,777	209,222	218,202	245,705	260,582	2,843,082
City of London	1,531,430	56,824											1,588,254
Commercial Union	4,823,347	357,747	364,276	385,647	373,555	362,375	352,964	342,317	343,388	372,261	424,009	442,169	8,944,055
Employers' Liability	278,603	76,958	9,128										364,689
‡Glasgow and London	1,619,733												1,619,733
Guardian	2,071,205	236,617	294,310	287,175	290,007	322,355	313,722	300,025	320,833	322,218	395,463	445,608	5,599,538
Imperial	3,636,871	201,177	189,962	186,055	186,812	200,828	214,030	235,373	275,460	293,722	306,499	159,007	6,085,796
Lancashire	3,466,890	285,920	259,563	260,854	278,705	275,227	287,045	307,238	327,886	329,015	132,030	471	6,210,844
††Law Union and Rock									26,859	50,430	63,830	66,177	207,296
Liverpool and London and Globe	4,868,807	312,472	323,872	330,175	353,996	353,541	352,228	343,981	349,264	369,966	399,352	417,774	8,775,428

London and Lancashire	1,236,107	190,308	194,053	170,472	181,436	195,260	214,128	209,023	207,095	220,607	251,142	259,033	3,528,664
London Assurance	1,510,394	104,206	107,918	118,754	121,333	134,996	128,400	131,713	131,420	116,182	134,952	135,187	2,875,455
Manchester	149,376	121,229	118,940	190,006	171,291	186,969	195,416	198,857	219,727	223,674	220,291	191,950	2,187,726
National of Ireland	577,571	90,476	100,301	115,078	128,282	131,701	139,859	144,123	150,159	160,024	229,536	268,000	2,235,110
North British	6,377,004	380,393	383,663	396,615	392,021	462,927	431,093	431,314	450,855	448,853	505,536	569,743	11,230,017
Northern	2,489,608	170,128	172,523	161,571	181,064	192,090	197,622	224,111	258,008	266,345	326,194	360,501	4,999,765
Norwich Union	968,766	118,399	142,281	137,557	187,824	213,605	270,584	270,860	279,969	293,292	347,145	396,957	3,627,239
Phœnix of London	3,972,211	250,285	260,576	260,506	304,805	319,317	362,427	403,622	502,604	538,801	594,203	705,756	8,475,113
Queen	4,354,694												4,354,694
Royal	9,889,602	567,387	594,631	568,972	604,234	616,175	600,107	583,260	613,666	639,266	814,149	981,856	17,073,299
Scottish Commercial	343,421												343,421
Scottish Imperial	672,855												672,855
Scottish Union and National	867,919	137,817	134,593	119,941	144,043	172,975	169,962	170,765	185,417	209,101	326,909	311,874	2,951,316
Sun Insurance Office		37,131	93,809	127,494	164,509	175,496	181,170	175,809	177,679	178,670	222,504	247,225	1,781,496
Union Assurance Soc	82,658	104,398	135,047	192,300	213,306	244,584	271,727	248,018	288,232	284,587	301,851	294,872	2,661,580
United Fire	183,862	173,044	187,094	156,450	18,027								718,477
	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,165,202	5,223,345	5,652,228	5,846,020	6,595,447	6,946,919	117,207,683
United States Cos.													
Ætna	2,928,268	139,084	143,836	138,191	137,268	141,215	163,847	167,998	175,643	176,236	190,952	209,001	4,711,539
Agric. of Watertown	1,079,187	61,923	51,585	43,930	35,188	33,229	4,058						1,309,100
American Fire									33,216	42,818	−3,709		72,325
Andes	31,431												31,431
Connecticut	215,561	33,054	32,509	32,811	38,633	41,253	44,657	51,129	57,215	61,993	53,173	59,090	721,078
Hartford	2,351,998	144,483	138,504	144,480	156,537	157,980	162,970	178,307	185,804	207,015	230,284	223,802	4,282,164
Home, New Haven													
Home, New York												82,277	82,277
Ins. Co. of North America	75,827	54,885	66,321	82,919	94,007	101,243	103,108	114,345	122,925	141,451	167,107	181,620	1,305,758
Phœnix of Brooklyn	676,481	88,426	89,314	89,542	100,185	91,809	59,922	75,132	77,288	120,384	147,379	178,036	1,793,898
Phœnix, of Hartford	175,850	211,876	238,319	192,951	197,867	155,162	149,928	127,584	119,606	124,755	126,764	139,791	1,960,453
Queen, of America	42,800	271,081	272,214	275,504	282,281	286,057	282,753	290,364	302,828	312,525	415,541	500,755	3,534,703
	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726

RECAPITULATION.

Canadian Companies	26,088,616	1,052,041	1,137,797	1,108,294	1,151,126	1,061,855	1,021,216	1,121,927	1,183,739	1,298,751	1,727,410	2,055,793	40,008,565
British Companies	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,165,202	5,223,345	5,652,228	5,846,020	6,595,447	6,946,919	117,207,683
United States Cos	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726
Grand total	92,006,787	6,512,327	6,793,595	6,711,369	6,943,382	7,075,850	7,157,661	7,350,131	7,910,492	8,331,948	9,650,348	10,577,084	177,020,974

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Not including $124,272 for reinsurance of risks of the Sovereign Insurance Co.
**Formerly the Fire Insurance Association. ††Formely the Law Union and Crown.

Summary of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1913, inclusive.

Companies.	Totals for 1869 to 1902.	Premiums Received.											Totals for 1869 to 1913.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	
Canadian.	$	$	$	$	$	$	$	$	$	$	$	$	$
Acadia Fire				46,136	76,859	85,324	84,584	142,956	155,086	125,526	110,673	144,172	971,316
Anglo-American	474,234	271,787	284,863	286,564	264,515	266,824	270,407	242,605	221,140	218,962	180,441	202,743	3,185,085
Beaver Fire												None.	None.
British America	7,030,070	424,684	532,271	470,969	513,127	576,277	473,921	401,504	363,565	550,718	421,097	482,282	12,240,485
British Colonial											12,615	33,796	46,411
British Northwestern											29,439	53,481	82,920
CanadaAgricultural	454,896												454,896
Canada Fire	881,333												881,333
Canada National										24,898	121,142	131,416	277,456
Canadian Fire	588,206	180,485	205,087	248,917	241,438	*248,726	227,003	240,633	262,048	281,695	301 017	292,204	3,287,459
Central Canada Manufacturers						3,852	23,269	29,674	50,651	55,615	50,222	56,085	269,368
Citizens	2,856,961												2,856,961
Dominion	190,242												190,242
Dominion Fire						79,698	177,746	199,976	202,390	277,751	255,742	264,599	1,457,902
Eastern	894,194												894,194
Eastern Canada Manufacturers						3,852	23,269	29,674	15,348				72,143
Equity Fire	220,201	135,900	151,142	182,851	199,876	208,423	205,658	154,570	254,394	242,859	175,830	160,747	2,292,451
Factories Insurance Co									112,043	211,025	151,976	110,467	585,511
Hudson Bay Insurance									75,689	129,053	145,579	111,005	461,326
Imperial Underwriters												56,512	56,512
Liverpool-Manitoba											358,896	397,834	756,730
*London Mutual Fire	4,426,391	392,062	430,190	458,212	426,825	382,799	433,080	389,419	425,250	353,881	423,151	478,306	9,019,566
ManitobaAssurance				99,219	125,293	150,164	126,691	161,500	298,068	333,578			1,294,513
Mercantile Fire	1,110,484	80,009	92,760	96,861	121,277	158,699	164,690	172,111	195,668	186,782	213,508	241,393	2,834,242
Montreal-Canada			127,386	231,025	324,803	267,106	214,847	199,825	180,665	174,738	136,535	146,959	2,003,889
Mount Royal											201,550	239,468	441,018
National Fire	284,026												284,026
North Empire Fire								8,154	26,842	61,182	81,485	105,814	283,477
North West Fire											84,150	115,078	199,228

Nova Scotia Fire				32,857	35,481	51,129	65,224	79,293	108,465	137,949	168,651	−61,910	617,139
Occidental Fire								68,386	90,410	102,455	152,164	158,378	571,793
Ontario Fire						245,354	227,320	165,571	174,891	180,976	179,616	100,518	1,274,246
Ottawa Assurance	388,203	190,351	161,041	175,239	187,662	3,866	37,290	27,492	10,772	20,366	−3,513		1,198,769
Ottawa Agricultural	194,861												194,861
Pacific Coast Fire							30,294	46,985	53,571	64,802	99,441	66,826	361,919
Provincial	1,434,350												1,434,350
Quebec	2,813,668	93,964	119,631	126,742	121,079	149,138	159,117	174,658	198,305	190,816	216,762	229,960	4,596,840
Richmond and Drummond					38,629	92,539	102,893	94,212	−20,418				307,855
Rimouski						214,941	247,625	332,250	306,684	331,161	310,998	190,770	1,943,429
Royal Canadian	3,538,023												3,538,023
†Sovereign	1,055,404												1,055,404
Sovereign Fire					27,560	73,801	71,871	63,713	71,319	70,601	109,347	−16,077	472,135
Stadacona	490,488												490,488
Victoria-Montreal	79,327												79,327
Western	10,603,003	513,256	576,904	588,122	471,895	418,823	452,573	339,180	501,766	399,752	374,895	597,472	15,837,641
	40,008,565	2,282,498	2,681,275	3,013,714	3,179,319	3,681,335	3,819,372	3,764,341	4,334,612	4,727,141	5,063,409	5,099,298	81,654,879
British.													
‡Albion Fire Insurance Association	1,468,310												1,468,310
Alliance	1,831,868	204,485	242,675	154,112	140,736	130,804	132,712	144,660	189,357	199,726	206,684	224,905	3,802,724
Atlas	1,952,563	292,829	374,880	395,116	397,120	430,960	424,924	447,265	475,196	450,899	497,116	541,479	6,689,347
Caledonian	2,843,082	262,839	306,843	313,320	312,942	325,678	317,585	327,341	357,401	388,130	431,217	436,727	6,617,105
City of London	1,588,254												1,588,254
Commercial Union	8,944,055	458,743	528,215	539,213	548,442	602,268	1,020,459	1,080,096	1,152,862	1,233,650	792,177	843,850	17,744,030
Employers' Liability	364,689									95,484	174,606	247,675	882,454
General Accident Fire and Life							75,446	248,914	220,037	253,073	264,818	278,843	1,341,131
††Glasgow and London	1,619,733												1,619,783
Guardian	5,599,538	489,256	547,241	554,461	603,595	692,932	718,413	737,713	746,951	752,342	827,130	867,322	13,136,894
Imperial	6,085,796												6,085,796
Lancashire	6,210,844												6,210,844
**Law Union and Rock	207,296	83,194	117,898	123,828	125,833	143,074	132,707	137,735	168,874	183,058	212,748	236,795	1,873,040
Liverpool and London and Globe	8,775,428	684,482	957,611	1,086,199	1,139,347	1,210,725	1,388,605	1,151,480	1,129,594	1,299,799	1,297,207	1,402,255	21,522,732
London and Lancashire Fire	3,528,664	275,349	316,239	322,394	369,001	414,613	454,004	484,664	542,590	555,642	614,269	673,804	8,551,233
London Assurance	2,875,455	131,060	144,315	134,059	143,427	140,744	149,425	162,390	213,322	232,948	252,008	288,379	4,867,532
Manchester	2,187,726	197,750	114,838										2,500,314

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. **Formerly the Law Union and Crown.
Not including $124,272 reinsurance of risks of the Sovereign Insurance Company.

SUMMARY OF PREMIUMS received for Fire Insurance in Canada, by all Companies, of the Years 1869 to 1913, inclusive—*Concluded.*

Companies.	Totals for 1869 to 1902.	PREMIUMS RECEIVED.											Totals for 1869 to 1913.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	
	$	$	$	$	$	$	$	$	$	$	$	$	$
National of Ireland	2,235,110	272,129	100,347										2,607,586
North British and Mercantile	11,230,017	569,180	648,079	680,717	607,011	736,274	793,670	789,309	796,033	839,615	940,875	961,355	19,682,135
Northern	4,999,765	383,105	446,894	470,404	487,221	572,650	568,123	546,028	568,560	564,135	636,980	718,600	10,962,465
Norwich Union	3,627,239	421,145	497,861	535,615	534,410	575,862	563,962	596,323	621,628	723,990	770,887	805,204	10,274,126
Palatine Insurance Co.											73,594	187,594	261,188
Phœnix of London	8,475,113	684,265	805,091	925,110	859,755	858,884	1,017,845	831,045	937,087	1,055,569	996,925	1,031,853	18,478,542
Provincial										18,525	29,382	29,811	77,718
Queen	4,354,694												4,354,694
Royal	17,073,299	973,773	1,107,031	1,226,570	1,157,449	1,225,488	1,323,012	1,187,394	1,221,855	1,193,833	1,267,798	1,291,623	30,249,125
Royal Exchange									3,700	213,466	322,085	406,218	945,469
Scottish Commercial	343,421												343,421
Scottish Imperial	672,855												672,855
Scottish Union and National	2,951,316	337,110	309,052	268,177	274,780	264,151	260,377	270,394	271,934	294,003	349,315	359,839	6,210,448
Sun Insurance Office	1,781,496	251,833	300,260	313,880	351,305	378,767	392,924	371,141	388,672	388,831	422,328	475,555	5,816,992
Union Assurance Society	2,661,580	361,905	484,296	539,750	459,000	461,509					438,649	494,145	5,900,834
United Fire	718,477												718,477
Yorkshire						137,523	185,210	207,105	237,582	259,976	273,327	334,766	1,635,489
	117,207,683	7,334,432	8,343,666	8,582,925	8,601,374	9,302,906	9,919,403	9,720,997	10,243,235	11,205,694	12,092,125	13,138,597	225,693,037
United States and Other.													
Ætna	4,711,539	212,634	236,078	255,163	234,767	239,572	232,900	243,822	288,999	268,627	299,480	321,364	7,544,345
Agricultural of Watertown	1,309,100												1,309,100
American Central											65,715	178,233	243,948
American Fire	72,325												72,325
American Insurance Co.											8,645	66,371	74,986
American Lloyds										467	10,490	13,428	14,749	39,134
Andes	31,431												31,431
California Insurance Co.											10,701	29,416	40,117
Connecticut Fire	721,078	63,666	73,997	95,886	118,980	140,907	129,507	129,334	135,377	112,371	108,906	139,412	1,969,421
Continental									4,177	203,712	288,915	268,195	764,999

Equitable Fire and Marine													23,065	23,065
Fidelity-Phenix										305,627	373,164	397,448	372,746	1,448,985
Fireman's Fund												34,737	82,365	117,102
Firemen's Insurance Co												44,606	87,016	131,622
La Compagnie d'Ass. Générales												11,953	104,280	116,233
German American				139,126	160,258	173,898	196,683	176,560	206,710	338,811	413,313	420,036	2,225,395	
Germania Fire												34,574	51,383	85,957
Glens Falls													729	729
Hartford Fire	4,282,164	249,366	361,430	545,981	606,054	655,510	636,686	716,326	743,476	799,871	887,485	871,942	11,356,291	
Home, New Haven														
Home Ins. Co., New York	82,277	184,321	280,366	328,482	345,343	354,096	345,068	326,419	407,572	338,553	368,493	734,750	4,095,740	
Insurance Co. of North America	1,305,758	217,391	246,203	290,547	299,459	342,356	335,271	346,771	364,009	370,592	372,557	408,030	4,898,944	
Insurance Co. of the State of Pa											161,200	154,917	316,117	
Lumber Insurance Company					35,047	60,772	82,740	108,330	125,188	173,681	147,659	111,410	844,827	
National Fire							12,617	95,180	275,142	300,840	416,875	585,141	1,685,795	
National Union Fire										64,183	156,598	195,005	415,786	
Niagara Fire											76,821	143,095	219,916	
Northwestern National											10,476	29,008	39,484	
Phenix of Brooklyn	1,793,898	190,020	237,783	274,999	296,444	312,426	327,691	331,830					3,765,091	
Phenix of Hartford	1,960,453	145,432	177,554	178,656	180,034	183,792	181,994	223,129	306,257	310,388	351,926	459,969	4,659,584	
Providence Washington											119,500	158,638	278,138	
Queen, of America	3,534,703	505,602	531,530	579,064	575,739	593,834	642,699	561,114	577,822	603,073	577,985	594,859	9,878,024	
Rochester German				1,128	55,145	64,853	68,350	69,799	105,978				365,253	
Springfield Fire							8,722	110,767	151,896	197,511	278,248	374,055	1,121,199	
St. Paul Fire and Marine						8,218	87,572	124,745	148,987	151,663	189,652	224,655	935,492	
L'Union, Paris, France										24,890	134,879	167,089	326,858	
Westchester Fire											56,239	136,129	192,368	
	19,804,726	1,767,832	2,144,941	2,689,032	2,907,270	3,130,234	3,288,500	3,564,126	4,147,684	4,642,420	6,038,984	7,508,052	61,633,801	

RECAPITULATION.

Canadian	40,008,565	2,282,498	2,681,275	3,013,714	3,179,319	3,681,335	3,819,372	3,764,341	4,334,612	4,727,141	5,063,409	5,099,298	81,654,879	
British Companies	117,207,683	7,334,432	8,343,666	8,582,925	8,601,374	9,302,906	9,919,403	9,720,997	10,243,235	11,205,694	12,092,125	13,138,597	225,693,037	
United States and Other	19,804,726	1,767,832	2,144,941	2,689,032	2,907,270	3,130,234	3,288,500	3,564,126	4,147,684	4,642,420	6,038,984	7,508,052	61,633,801	
Grand totals	177,020,974	11,384,762	13,169,882	14,285,671	14,687,963	16,114,475	17,027,275	17,049,464	18,725,531	20,575,255	23,194,518	25,745,947	368,981,717	

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1914, inclusive.

	Totals for 1869 to 1913.	Premiums received, 1914.	Totals from 1869 to 1914.
Canadian Companies.	$	$	$
Acadia Fire	971,316	142,580	1,113,896
Anglo-American	3,185,085	204,229	3,389,314
Beaver Fire	None.	29,334	29,334
British America	12,240,485	489,750	12,730,235
British Colonial	46,411	198,129	244,540
British Northwestern	82,920	46,321	129,241
Canada Agricultural	454,896	.....	454,896
Canada Fire	881,333	.....	881,333
Canada National	277,456	176,609	454,065
Canadian Fire	3,287,459	279,683	3,567,142
Central Canada Manufacturers	269,368	.....	269,368
Citizens'	2,856,961	.....	2,856,961
Dominion	190,242	.....	190,242
Dominion Fire	1,457,902	213,769	1,671,671
Eastern	894,194	.....	894,194
Eastern Canada Manufacturers	72,143	.....	72,143
Equity Fire	2,292,451	−15,609	2,276,842
Factories Insurance Co	585,511	284,286	869,797
Hudson Bay Insurance	461,326	87,868	549,194
Imperial Underwriters	56,512	95,355	151,867
Liverpool-Manitoba	756,730	419,495	1,176,225
*London Mutual Fire	9,019,566	525,657	9,545,223
Manitoba Assurance	1,294,513	.....	1,294,513
Mercantile Fire	2,834,242	244,851	3,079,093
Montreal-Canada	2,003,889	131,265	2,135,154
Mount Royal	441,018	381,844	822,862
National Fire	284,026	.....	284,026
North Empire Fire	283,477	93,410	376,887
North West Fire	199,228	125,711	324,939
Nova Scotia Fire	617,139	.....	617,139
Occidental Fire	571,793	129,812	701,605
Ontario Fire	1,274,246	.....	1,274,246
Ottawa Assurance	1,198,769	.....	1,198,769
Ottawa Agricultural	194,861	.....	194,861
Pacific Coast Fire	361,919	75,551	437,470
Provincial	1,434,350	.....	1,434,350
Quebec	4,596,840	247,034	4,843,874
Richmond and Drummond	307,855	.....	307,855
Rimouski	1,943,429	.....	1,943,429
Royal Canadian	3,538,023	.....	3,538,023
†Sovereign	1,055,404	.....	1,055,404
Sovereign Fire	472,135	.....	472,135
Stadacona	490,488	.....	490,488
Victoria-Montreal	79,327	.....	79,327
Western	15,837,641	409,719	16,247,360
	81,654,879	5,016,653	86,671,532
British Companies.			
‡Albion Fire Insurance Association	1,468,310	.....	1,468,310
Alliance	3,802,724	213,203	4,015,927
Atlas	6,689,347	526,216	7,215,563
Caledonian	6,617,105	442,976	7,060,081
City of London	1,588,254	.....	1,588,254
Commercial Union	17,744,030	1,000,069	18,744,099
Employers' Liability	882,454	308,402	1,190,856
General Accident Fire and Life	1,341,131	267,203	1,608,334
††Glasgow and London	1,619,733	.....	1,619,733
Guardian	13,136,894	958,195	14,095,089
Imperial	6,085,796	.....	6,085,796
Lancashire	6,210,844	.....	6,210,844

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. ††Not including $124,272 reinsurance of risks of the Sovereign Insurance Company.

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1914, inclusive—*Continued.*

	Totals for 1869 to 1913.	Premiums received, 1914.	Totals from 1869 to 1914.
British Companies—Con.	$	$	$
**Law Union and Rock	1,873,040	282,305	2,155,345
Liverpool and London and Globe	21,522,732	1,383,305	22,906,037
London and Lancashire Fire	8,551,233	691,561	9,242,794
London Assurance	4,867,532	310,412	5,177,944
Manchester	2,500,314	.....	2,500,314
Marine Insurance Co	None.	None.	None.
National of Ireland	2,607,586	.....	2,607,586
North British and Mercantile	19,682,135	943,907	20,626,042
Northern	10,962,465	736,047	11,698,512
Norwich Union	10,274,126	770,642	11,044,768
Palatine Insurance Co	261,188	239,666	500,854
Phœnix, of London	18,478,542	1,035,778	19,514,320
Provincial	77,718	45,591	123,309
Queen	4,354,694	.....	4,354,694
Royal Exchange	945,469	422,440	1,367,909
Royal Insurance Co	30,249,125	1,450,549	31,699,674
Scottish Commercial	343,421	.....	343,421
Scottish Imperial	672,855	.....	672,855
Scottish Union and National	6,240,448	350,475	6,560,923
Sun Insurance Office	5,816,992	484,222	6,301,214
Union Assurance Society	5,900,834	480,991	6,381,825
United Fire	718,477	.....	718,477
Yorkshire	1,635,489	366,752	2,002,241
	225,693,037	13,710,907	239,403,944
United States and Other Companies.			
Ætna	7,544,345	358,554	7,902,899
Agricultural of Watertown	1,309,100	.....	1,309,100
American Central	243,948	163,551	407,499
American Fire	72,325	.....	72,325
American Insurance Co	74,986	62,518	137,504
American Lloyds	39,134	17,010	56,144
Andes	31,431	.....	31,431
California Insurance Co	40,117	37,410	77,527
Connecticut Fire	1,969,421	124,133	2,093,554
Continental	764,999	299,678	1,064,677
Equitable Fire and Marine	23,065	34,106	57,171
Fidelity-Phenix	1,448,985	362,151	1,811,136
Fireman's Fund	117,102	117,918	235,020
Firemen's Insurance Co	131,622	89,562	221,184
La Compagnie d'Ass. Generales	116,233	82,382	198,615
German American	2,225,395	470,652	2,696,047
Germania Fire	85,957	66,668	152,625
Glens Falls	729	133,962	134,691
Globe and Rutgers	.....	132,879	132,879
Hartford Fire	11,356,291	1,012,780	12,369,071
Home, New Haven	.....	.....	.....
Home Ins. Co., New York	4,095,740	817,419	4,913,159
Insurance Co., of North America	4,898,944	441,420	5,340,364
Insurance Co., of the State of Pa	316,117	146,982	463,099
Lumber Insurance Company	844,827	100,581	945,408
National-Ben Franklin	.....	155,675	155,675
National Fire	1,685,795	637,386	2,323,181
National Union Fire	415,786	214,154	629,940
La Nationale Compagnie d'Ass	.....	103,479	103,479
Niagara Fire	219,916	187,012	406,928
Northwestern National	39,484	142,584	182,068
Phenix, of Brooklyn	3,765,091	.....	3,765,091
Phœnix, of Hartford	4,659,584	402,016	5,061,600
Providence Washington	278,138	190,649	468,787

**Formerly the Law, Union & Crown.

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1914, inclusive—*Concluded.*

	Totals for 1869 to 1913.	Premiums received 1914.	Totals from 1869 to 1914.
United States and other Companies—Con.	$	$	$
Queen, of America	9,878,024	607,874	10,485,898
Rochester German	365,253		365,253
Springfield Fire	1,121,199	481,373	1,602,572
St. Paul Fire and Marine	935,492	236,513	1,172,005
L'Union, Paris, France	326,858	187,704	514,562
Westchester Fire	192,368	152,863	345,231
	61,633,801	8,771,598	70,405,399

RECAPITULATION.

Canadian Companies	81,654,879	5,016,653	86,671,532
British Companies	225,693,037	13,710,907	239,403,944
United States and Other Companies	61,633,801	8,771,598	70,405,399
Grand totals	368,981,717	27,499,158	396,480,875

Summary of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880.

	Losses Paid.												
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	49,538	61,636	83,669	89,828	117,970	92,346	125,435	106,989	115,015	73,553	101,804	81,160	1,098,943
Canada Agricultural						41,317	63,437	102,056	83,291				290,101
Canada Fire								35,688	134,715	78,517	102,582	120,719	472,221
Citizens'							62,632	168,608	309,010	69,599	71,197	55,674	736,720
Dominion										10,676	34,024	48,973	93,673
*London Mutual Fire	42,317	64,078	55,048	50,165	47,273	45,047	59,423	64,166	68,358	67,599	85,031	75,098	723,603
National Fire								42,839	167,447	48,944	28,502		287,732
Ottawa Agricultural							280	14,362	52,743	40,779			108,164
Provincial	81,431	68,006	100,344	119,791	106,512	117,386	139,134	163,020	61,522				957,146
Quebec	28,990	152,076	17,582	60,630	57,606	27,840	61,658	105,753	37,747	15,304	19,511	28,807	613,504
Royal Canadian						157,672	322,405	332,977	560,179	55,147	54,597	63,473	1,546,450
†Sovereign			2,132	10,074	20,249	37,210	44,546	66,201	59,998	65,351	58,777	88,941	453,479
Stadacona							54,854	243,016	286,070	189,755			773,695
Western	73,840	107,618	155,564	179,981	138,039	143,652	148,402	153,373	250,067	112,845	131,328	138,794	1,733,503
	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934
British Companies.													
Commercial Union	38,223	45,035	85,262	88,407	31,765	30,467	65,287	55,723	420,405	74,117	129,527	103,516	1,167,734
Guardian	None.	1,300	3,923	22,910	77,859	34,465	24,275	11,930	442,575	22,081	40,661	23,638	705,617
Imperial	27,587	71,589	67,986	80,965	71,295	68,886	105,942	55,946	660,979	67,230	82,762	49,903	1,411,070
Lancashire	29,368	28,212	25,055	53,670	46,802	45,088	46,393	40,307	454,572	70,674	90,180	87,434	1,017,755
Liverpool and London and Globe	183,579	251,405	215,563	244,474	136,608	164,156	193,477	118,873	526,275	37,093	78,429	54,703	2,204,635
London and Lancashire												465	465
London Assurance	66,274	33,221	35,034	84,493	43,875	56,724	16,544	37,888	25,118	29,697	44,827	14,406	488,101
North British	47,829	115,967	140,757	119,605	110,154	157,391	220,639	171,265	1,052,876	118,497	168,880	119,851	2,543,711
Northern	6,609	2,781	22,709	60,948	67,722	35,269	44,184	34,865	505,441	51,251	46,434	42,169	920,382
Norwich Union												1,415	1,415
Phœnix of London	23,819	128,845	37,226	86,919	53,009	81,752	121,577	92,871	72,313	47,778	147,524	53,408	947,041
Queen	31,800	56,251	89,272	101,478	99,558	126,903	123,729	135,038	856,975	111,799	115,064	79,914	1,927,781
Royal	124,328	272,622	181,486	147,269	167,858	258,970	293,758	340,735	661,774	179,462	237,268	168,745	3,034,275
Scottish Commercial							9,977	39,648	14,247	37,401	46,439	29,617	177,329
Scottish Imperial	None.	17,134	18,127	45,029	60,811	60,035	33,830	33,769	24,755	33,491	47,545	26,239	400,765
	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076

*Formerly the Agricultural Mutual.
†Formerly the Isolated Risk.

Summary of Losses paid for Fire Insurance in Canada by all Companies for the year 1869 to 1880—*Concluded.*

	Losses Paid.												
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
United States Companies	$	$	$	$	$	$	$	$	$	$	$	$	$
Ætna	82,299	111,235	116,943	142,928	182,368	103,864	113,761	62,622	342,208	63,166	87,139	44,229	1,452,762
Agricultural of Watertown		100	13,168	33,616	28,204					1,196	34,325	33,527	144,136
Andes			5,668										5,668
Hartford	29,198	35,726	76,681	86,795	16,647	39,719	65,394	21,048	167,200	47,221	55,215	31,088	671,932
Home	60,691												60,691
Phenix of Brooklyn							2,558	15,719	77,044	2,451	5,626	672	104,070
	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259
RECAPITULATION.													
Canadian Companies	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934
British Companies	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076
U. S. Companies	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259
Grand Totals	1,027,720	1,624,837	1,549,199	1,909,975	1,682,184	1,926,159	2,563,531	2,867,295	8,490,919	1,822,674	2,145,198	1,666,578	29,276,269

Summary of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

	Totals for 1869 to 1880.	Losses Paid.											Totals for 1869 to 1891.
		1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
British America	1,098,943	128,869	80,711	82,480	92,961	105,210	135,950	131,933	139,784	125,029	138,318	147,957	2,408,145
Canada Agricultural	290,101												290,101
Canada Fire	472,221	152,074	73,838										698,133
Citizens	736,720	89,058	119,581	135,613	148,531	120,488	134,782	170,235	146,937	121,802	148,688	186,202	2,258,637
Dominion	93,673	54,582											148,255
Eastern										200	35,297	73,162	108,659
*London Mutual Fire	723,603	94,632	60,758	70,211	75,748	78,556	83,830	102,639	95,257	92,388	95,952	86,710	1,660,284
National	287,732												287,732
Ottawa Agricultural	108,164												108,164
Provincial	957,146												957,146
Quebec	613,504	392,442	42,338	49,056	34,829	39,360	46,033	61,254	57,976	68,762	50,499	75,094	1,531,147
Royal Canadian	1,546,450	142,440	103,328	117,806	161,489	114,684	152,313	126,196	134,896	115,583	110,347	155,102	2,980,634
†Sovereign	453,479	107,042	78,811	96,884									736,216
Stadacona	773,695												773,695
Western	1,733,503	175,619	174,478	208,380	249,179	138,891	186,456	172,064	175,598	154,988	156,994	216,507	3,742,657
	9,888,934	1,336,758	733,843	760,430	762,737	597,189	739,364	764,321	750,448	678,752	736,095	940,734	18,689,605
British Companies.													
Atlas								19,824	23,873	31,835	45,657	44,945	166,134
Caledonian				18,631	67,032	48,046	72,624	71,996	69,500	72,645	73,415	84,273	578,162
City of London			66,220	82,158	94,585	86,607	127,550	117,840	127,144	79,129	87,048	66,237	934,518
Commercial Union	1,167,734	203,594	238,110	254,744	237,611	186,827	227,179	206,844	145,737	176,702	151,640	207,527	3,404,249
Employers' Liability								11,838	30,892	28,567	37,012	42,420	150,729
Fire Insurance Association		7,453	75,568	96,797	88,231	88,437	93,807	117,697	89,472	57,397	61,930	67,426	843,615
Glasgow and London					109,609	104,043	144,330	216,999	219,775	209,489	163,100		1,167,345

*Formerly the Agricultural.
†Formerly the Isolated Risk.

SUMMARY of LOSSES paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

	Totals. for 1869 to 1880.	LOSSES PAID.											Totals for 1869 to 1891.
		1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	
British Companies-Con.	$	$	$	$	$	$	$	$	$	$	$	$	$
Guardian	705,617	58,965	45,027	38,740	68,562	79,163	99,846	121,111	93,334	115,694	146,763	154,623	1,727,445
Imperial	1,411,070	130,320	100,755	92,334	128,330	80,292	129,743	95,581	85,557	91,828	101,441	91,773	2,538,997
Lancashire	1,017,755	141,313	121,876	124,943	151,256	115,642	149,066	93,548	101,728	116,750	136,195	180,579	2,453,651
Liverpool and London and Globe	2,204,635	142,155	107,074	109,726	122,211	110,677	195,532	159,400	127,360	95,579	106,640	166,644	3,647,633
London and Lancashire	465	9,379	30,537	76,682	57,974	64,993	43,218	65,226	42,890	40,284	103,102	71,450	606,200
London Assurance	488,101	24,283	35,707	51,289	40,626	46,119	47,855	52,333	28,605	24,178	39,100	33,279	911,475
Manchester											6,700	47,525	54,225
National of Ireland				6,472	24,700	38,094	76,134	53,554	43,823	37,437	50,772	60,242	391,228
North British	2,543,711	253,794	179,488	168,409	190,535	155,895	186,642	190,752	165,952	199,930	174,988	246,459	4,656,555
Northern	920,382	65,338	89,217	87,365	166,240	105,279	130,787	100,586	99,298	86,775	126,609	101,091	2,078,967
Norwich Union	1,415	14,205	40,436	54,098	48,063	48,695	46,074	62,316	46,101	36,618	54,650	68,605	521,276
Phœnix of London	947,041	121,359	123,946	145,625	176,594	91,904	150,407	112,280	96,786	88,548	110,201	138,527	2,302,618
Queen	1,927,781	150,759	150,717	132,189	140,051	129,232	128,645	119,306	107,049	107,028	115,506	117,058	3,325,321
Royal	3,034,275	324,667	315,855	418,241	360,084	295,008	267,443	307,772	284,209	227,111	294,526	366,376	6,495,567
Scottish Commercial	177,329												177,329
Scottish Imperial	400,765	24,821	39,593	21,229									483,408
Scottish Union and National			8,318	13,599	18,294	20,222	21,282	38,828	62,380	45,013	41,466	82,863	352,265
Union Assurance Soc'y											1,125	33,275	34,400
United Fire												79,965	79,965
	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277
United States Companies													
Ætna	1,452,762	60,018	82,164	51,952	55,224	54,276	68,401	68,430	73,742	58,422	84,647	74,395	2,184,433
Agricultural of Watertown	144,136	29,316	20,271	28,965	33,740	38,663	49,976	54,946	47,337	70,273	44,920	67,015	629,558
Andes	5,668												5,668
Connecticut							7,704	23,546	23,238	10,117	13,822	13,462	91,889
Hartford	671,932	71,227	56,554	71,415	85,534	68,868	69,043	65,544	58,558	57,552	109,018	108,034	1,493,279

Home	60,691													60,691
Insurance Co. of North America														
Phenix of Brooklyn	104,070	3,100	3,710	14,795	17,500	25,116	28,736	91,693	26,034	32,558	11,866	21,104	32,970	
Phœnix of Hartford											27,297	46,323	420,932	
Queen, of America											9,346	73,474	82,820	
												7,994	7,994	
	2,439,259	163,661	162,699	167,127	191,998	186,923	223,860	304,159	228,909	228,922	300,916	411,801	5,010,234	

RECAPITULATION.

Canadian Companies	9,888,934	1,336,758	733,843	760,430	762,737	597,189	739,364	764,321	750,448	678,752	736,095	940,734	18,689,605	
British Companies	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277	
United States Cos	2,439,259	163,661	162,699	167,127	191,998	186,923	223,860	304,159	228,909	228,922	300,916	411,801	5,010,234	
Grand totals	29,276,269	3,169,824	2,664,986	2,920,228	3,245,323	2,679,287	3,301,388	3,403,514	3,073,822	2,876,211	3,266,567	3,905,697	63,783,116	

Summary of Losses paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1902, inclusive.

	Totals for 1869 to 1891.	Losses Paid.											Totals for 1869 to 1902.
		1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	
Canadian Companies.	$	$	$	$	$	$	$	$	$	$	$	$	$
Anglo-American										51,804	82,516	105,206	239,526
British America	2,408,145	148,511	144,298	148,829	172,857	165,721	176,736	158,025	162,873	217,077	209,468	160,072	4,272,612
Canada Agricultural	290,101												290,101
Canadian Fire	698,133												698,133
Canada Fire							13,665	30,451	19,540	77,916	66,747	59,542	267,861
Citizens'	2,258,637	28,521	712										2,287,870
Dominion	148,255												148,255
Eastern	108,659	119,835	188,314	151,672	64,481								632,961
Equity Fire											37,956	55,075	93,031
*London Mutual Fire	1,660,284	96,262	99,088	126,532	117,940	125,638	131,415	119,357	120,542	124,692	139,713	156,868	3,018,331
Mercantile		82,370	81,686	99,890	125,110	127,692	44,214	45,066	34,293	52,655	47,589	28,076	768,641
National Fire	287,732												287,732
Ottawa Fire										47,615	84,583	71,290	203,488
Ottawa Agricultural	108,164												108,164
Provincial	957,146												957,146
Quebec	1,531,147	81,974	71,592	63,311	53,727	66,734	101,507	49,279	104,916	94,128	66,516	32,798	2,317,629
Royal Canadian	2,980,634	8,306											2,988,940
†Sovereign	736,216												736,216
Stadacona	773,695												773,695
Victoria-Montreal									8,137	51,741			59,878
Western	3,742,657	226,440	211,459	211,637	272,888	227,781	251,354	185,527	186,800	295,459	274,811	196,287	6,283,100
	18,689,605	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	1,013,087	1,009,899	865,214	27,433,310
British Companies.													
‡Albion Fire Ins. Ass	843,615	90,724	82,427										1,016,766
Alliance		115,399	177,903	162,232	124,330	106,319	94,831	118,921	106,732	242,278	150,163	22,399	1,421,507
Atlas	166,134	53,611	76,220	65,660	71,814	77,705	85,491	140,729	107,556	149,933	147,032	141,318	1,283,212
Caledonian	578,162	59,888	97,590	102,019	93,696	99,723	101,706	95,913	144,855	281,437	215,475	101,992	1,972,456
City of London	934,518	42,937											977,455
Commercial Union	3,404,249	289,795	253,659	241,680	298,272	224,423	255,943	276,668	287,269	300,438	281,721	153,784	6,267,901
Employers' Liability	150,729	51,649	53,423										255,801
Glasgow and London	1,167,345												1,167,345
Guardian	1,727,445	193,029	172,147	217,304	218,756	188,995	240,995	170,135	216,100	334,694	324,933	198,438	4,202,971
Imperial	2,538,997	93,039	161,072	106,669	109,880	104,225	121,872	118,173	199,057	307,418	216,795	104,145	4,181,342
Lancashire	2,453,651	173,592	196,318	157,654	223,166	165,504	205,372	153,435	243,329	293,934	206,042	20,273	4,492,270
††Law Union and Rock									3,535	34,025	41,995	13,048	92,603

Liverpool and London and Globe	3,647,633	202,329	281,337	215,783	249,608	204,133	259,826	209,097	280,406	301,809	343,103	187,846	6,383,410
London and Lancashire	606,200	106,277	95,406	108,758	162,376	89,008	105,652	226,586	106,307	195,108	135,574	114,700	2,051,952
London Assurance	911,475	47,823	75,476	75,179	109,385	62,386	100,147	156,950	77,269	132,271	113,541	43,430	1,905,332
Manchester	54,225	79,519	109,692	148,745	155,536	107,167	149,540	112,863	147,384	321,487	204,759	73,324	1,664,241
Nation of Ireland	391,228	61,713	77,817	65,741	71,814	77,705	85,491	140,729	107,556	149,933	128,980	120,683	1,479,390
North British	4,656,555	240,402	336,358	225,264	240,028	209,793	332,504	272,694	345,245	520,111	354,205	233,388	7,966,547
Northern	2,078,967	101,738	121,612	113,862	156,392	132,853	110,389	125,305	158,868	187,078	242,012	100,804	3,629,880
Norwich Union	521,276	74,582	91,212	114,258	131,346	123,332	172,310	196,340	171,356	293,017	252,542	176,084	2,317,655
Phœnix of London	2,302,618	135,335	165,067	162,357	149,890	138,331	193,552	230,395	318,356	390,234	398,455	242,672	4,833,262
Queen	3,325,321												3,325,321
Royal	6,495,567	361,616	446,332	402,605	439,127	389,996	377,278	394,200	416,076	497,403	485,718	365,377	11,071,294
Scottish Commercial	177,329												177,329
Scottish Imperial	483,408												483,408
Scottish Union and National	352,265	94,038	109,741	81,758	124,046	96,187	72,179	114,408	106,630	133,118	204,334	119,597	1,599,301
Sun Insurance Office		7,717	58,177	88,469	116,304	105,069	150,728	115,180	144,113	163,464	160,533	95,030	1,204,784
Union Assurance Soc'ty	34,400	47,227	91,849	117,321	127,577	143,141	118,861	188,401	179,213	280,041	281,280	105,155	1,714,466
United Fire	79,965	153,670	165,277	121,534	28,994								549,440
	40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	2,845,994	3,334,667	3,557,122	3,867,212	5,515,231	4,889,192	2,724,487	79,688,641
United States Companies													
Ætna	2,184,433	105,379	91,254	77,816	107,468	67,243	110,165	102,714	106,455	296,451	141,995	78,116	3,469,489
Agricultural of Watertown	629,558	47,990	43,037	55,666	42,230	36,693	2,104						857,278
American Fire									5,207	36,703	25,070		66,980
Andes	5,668												5,668
Connecticut Fire	91,889	15,990	20,198	13,619	29,468	21,491	33,503	50,238	38,774	44,552	31,879	27,090	418,691
Hartford	1,493,279	72,716	97,167	94,407	118,373	80,304	99,292	119,092	111,647	263,300	147,172	70,822	2,767,571
Home, New Haven	60,691												60,691
Home, New York												1,794	1,794
Ins. Co. of N. America	32,970	31,075	43,132	58,653	58,703	68,471	86,638	91,294	77,244	178,154	110,442	69,749	906,525
Phœnix of Brooklyn	420,932	73,286	63,214	62,606	98,536	56,806	35,176	48,309	46,329	68,853	97,917	54,700	1,126,664
Phœnix of Hartford	82,820	169,316	229,819	145,013	140,935	113,092	120,858	108,471	106,457	90,908	80,225	47,177	1,435,091
Queen, of America	7,994	191,150	171,608	184,851	188,697	169,841	160,539	119,542	185,612	267,054	241,165	213,140	2,101,193
	5,010,234	706,902	759,429	692,631	784,410	613,941	648,275	639,660	677,725	1,245,975	875,865	562,588	13,217,635

RECAPITULATION.

Canadian Companies	18,689,605	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	1,013,087	1,009,899	865,214	27,433,310
British Companies	40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	2,845,994	3,334,667	3,557,122	3,867,212	5,515,231	4,889,192	2,724,487	79,688,641
U. S. Companies	5,010,234	706,902	759,429	692,631	784,410	613,941	648,275	639,660	677,725	1,245,975	875,865	562,588	13,217,635
Grand totals	63,783,116	4,377,270	5,052,690	4,589,363	4,993,750	4,173,501	4,701,833	4,784,487	5,182,038	7,774,293	6,774,956	4,152,289	120,339,586

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association.

SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1913, inclusive.— *Continued.*

Companies.	Totals for 1869 to 1902.	LOSSES PAID.											Totals from 1869 to 1913.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	
Canadian.	$	$	$	$	$	$	$	$	$	$	$	$	$
Acadia Fire				6,463	18,307	27,231	33,580	62,589	105,901	79,316	87,678	80,084	501,149
Anglo-American	239,526	163,612	311,345	143,737	137,123	166,581	237,662	144,540	135,503	160,622	121,044	131,646	2,092,941
Beaver Fire												None.	None.
British America	4,272,612	208,212	529,763	242,700	266,930	270,614	330,845	237,212	230,934	235,565	221,617	258,474	7,305,478
British Colonial											911	11,000	11,911
British Northwestern											4,931	19,619	24,550
Canada Agricultural	290,101												290,101
Canada Fire	698,133												698,133
Canada National										367	26,497	49,756	76,620
Canadian Fire	267,861	102,613	156,040	76,536	102,785	87,804	157,805	117,063	109,007	92,305	91,814	132,072	1,493,705
Central Canada Manufacturers						3,591	16,092	16,991	15,976	39,390	42,783	62,591	197,414
Citizens'	2,287,870												2,287,870
Dominion	148,255												148,255
Dominion Fire						20,193	144,328	98,804	123,844	155,292	146,348	180,416	869,225
Eastern	632,961												632,961
Eastern Canada Manufacturers						3,591	16,092	16,991	15,199				51,873
Equity Fire	93,031	83,068	142,503	95,812	92,326	118,144	158,226	99,066	189,774	117,141	117,848	130,866	1,437,805
Factories Insurance Co									68,053	91,183	145,698	47,802	352,736
Hudson Bay Insurance Co									12,387	57,663	71,721	95,638	237,409
Imperial Underwriters												15,387	15,387
Liverpool Manitoba											233,182	211,224	444,406
*London Mutual Fire	3,018,331	222,565	331,429	258,976	254,564	223,329	281,161	229,144	176,686	219,933	221,185	294,777	5,732,080
Manitoba Assurance Co				35,031	53,808	63,899	90,036	75,395	132,113	198,472			648,754
Mercantile Fire	768,641	41,137	112,271	27,283	26,928	50,468	82,014	80,080	139,681	101,537	91,329	98,523	1,619,892
Montreal - Canada Fire			87,819	116,052	195,434	192,313	183,170	129,411	102,106	130,886	91,617	94,401	1,323,209
Mount Royal											93,464	124,265	217,729
National Fire	287,732												287,732
North Empire Fire								643	8,943	28,296	26,703	49,912	114,497
North West Fire											45,871	46,201	92,072
Nova Scotia Fire				7,998	10,770	16,543	18,736	30,279	68,108	57,150	84,670	83,523	377,777

Occidental Fire	.....							25,209	38,499	32,610	59,259	84,090	239,667
Ontario Fire						69,431	184,594	112,474	151,455	167,882	111,762	53,507	851,105
Ottawa Assurance Co	203,488	123,038	188,564	86,738	104,826	93,823	19,221	25,225	43,327	−22,736	739	.....	866,253
Ottawa Agricultural	108,164												108,164
Pacific Coast Fire							39,005	13,148	28,119	23,929	29,892	13,794	147,887
Provincial	957,146												957,146
Quebec Fire	2,317,629	36,962	142,877	44,518	73,089	39,692	48,316	113,422	87,993	88,409	94,190	119,445	3,206,542
Richmond and Drummond					4,774	36,144	78,847	72,247	64,381				256,393
Rimouski						119,538	148,366	190,191	234,086	227,618	224,787	218,613	1,363,199
Royal Canadian	2,988,950												2,988,950
†Sovereign	736,216												736,216
Sovereign Fire					514	27,949	67,616	45,596	27,389	38,464	51,792	55,869	315,189
Stadacona	773,695												773,695
Victoria-Montreal	59,878												59,878
Western	6,283,100	228,471	558,864	257,221	259,953	170,571	319,514	187,788	235,18	197,885	192,429	257,056	9,148,038
	27,433,320	1,209,678	2,561,475	1,399,065	1,602,131	1,801,449	2,655,226	2,123,508	2,544,650	2,519,179	2,731,761	3,020,551	51,601,993
British.													
‡Albion Fire Insurance Association	1,016,760												1,016,766
Alliance	1,421,507	114,640	556,239	87,964	53,809	82,537	79,673	44,206	87,523	106,772	102,045	78,648	2,815,563
Atlas	1,283,212	141,022	488,703	227,883	185,521	236,996	269,469	205,895	289,073	311,967	294,396	274,618	4,208,755
Caledonian	1,972,456	132,790	368,008	158,152	127,114	170,689	250,882	132,710	175,706	223,743	214,632	226,559	4,153,441
City of London	977,455												977,455
Commercial Union	6,267,901	261,278	559,371	223,062	202,418	288,982	525,607	487,171	603,668	696,994	414,033	352,341	10,882,826
Employers' Liability	255,801								None.	20,417	60,428	108,422	445,068
General Accident, Fire and Life'							4,182	81,189	147,557	182,797	132,882	164,179	712,786
Glasgow and London	1,167,345												1,167,345
Guardian	4,202,971	285,672	446,445	284,460	280,528	367,923	446,333	391,660	433,844	476,700	522,783	558,060	8,697,379
Imperial	4,181,342												4,181,342
Lancashire	4,492,270												4,492,270
**Law Union and Rock	92,603	58,317	117,666	26,826	40,790	68,826	78,780	60,585	81,629	104,259	113,957	113,772	967,010
Liverpool and London and Globe	6,383,410	273,920	813,101	430,892	533,162	770,662	802,131	694,558	621,266	749,734	730,921	779,787	13,583,544
London and Lancashire Fire	2,051,952	148,788	422,806	131,844	131,795	168,438	284,920	212,309	291,884	360,856	257,397	306,029	4,769,018
London Assurance	1,905,332	78,041	168,649	54,203	48,502	68,347	86,932	44,643	70,952	89,846	107,348	134,444	2,587,239
Manchester	1,664,241	102,460	147,537										1,914,238
National of Ireland	1,479,390	156,895	70,552										1,706,837
North British and Mercantile	7,966,547	316,374	741,146	282,439	319,625	451,605	431,631	449,596	458,522	508,613	459,220	561,164	12,946,482

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. **Formerly the Law Union and Crown.

Summary of Losses paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1913, inclusive—*Concluded.*

Companies.	Totals for 1869 to 1902.	Losses Paid.											Totals from 1869 to 1913.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	
British.	$	$	$	$	$	$	$	$	$	$	$	$	$
Northern	3,629,880	261,952	555,909	219,090	213,028	340,211	420,626	302,622	289,766	260,730	309,375	376,852	7,180,041
Norwich Union	2,317,655	224,809	454,874	234,299	247,127	259,774	366,968	246,368	321,783	362,261	408,652	469,707	5,914,277
Palatine Insurance Co.											3,706	76,722	80,428
Phœnix of London	4,833,262	307,293	613,373	319,759	357,723	396,419	579,278	464,100	499,451	532,836	546,348	561,896	10,011,738
Provincial									None.	1,702	2,945	22,501	27,148
Queen	3,325,321												3,325,321
Royal	11,071,294	497,345	1,379,588	490,421	554,056	760,500	703,270	603,694	686,345	600,006	777,085	686,494	18,810,098
Royal Exchange									87	66,393	146,305	155,549	368,334
Scottish Commercial	177,329												177,329
Scottish Imperial	483,408												483,408
Scottish Union and National	1,599,301	172,657	536,796	96,963	85,357	92,755	172,127	112,359	105,622	151,713	134,473	179,703	3,436,826
Sun Insurance Office	1,204,784	131,057	326,955	150,869	168,456	218,611	202,924	210,584	204,228	235,175	233,253	274,451	3,561,347
Union Assurance Society	1,714,466	138,454	405,201	215,580	271,233	272,661					214,905	253,792	3,486,292
United Fire	549,440												549,440
Yorkshire						58,049	70,992	105,338	119,820	138,374	134,975	223,761	851,309
	79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	5,073,985	5,776,725	4,849,587	5,488,726	6,181,888	6,319,064	6,939,451	140,758,700
United States and Other.													
Ætna	3,469,489	116,992	262,709	95,265	76,725	82,165	88,935	90,213	122,707	140,342	118,492	158,018	4,822,052
Agricultural of Watertown	857,278												857,278
American Central											12,066	54,993	67,059
American Fire	66,980												66,980
American Insurance Co.											None.	23,999	23,999
American Lloyds									None.	457	1,314	12,654	14,425
Andes	5,668												5,668
California Insurance Co.											791	5,970	6,761
Connecticut Fire	418,691	48,497	112,941	18,730	30,564	69,302	85,954	77,735	52,519	76,672	52,524	79,944	1,124,073
Continental									None.	56,862	214,388	182,028	453,278
Equitable Fire and Marine												4,998	4,998

Fidelity-Phenix									134,484	180,097	251,084	267,639	833,304	
Fireman's Fund											21,165	11,879	33,044	
Firemen's Insurance Co.											4,362	30,680	35,042	
La Compag. d'Ass. Generales											None.	48,179	48,179	
German-American				34,712	48,148	81,223	131,174	87,504	117,980	133,542	228,041	254,077	1,116,371	
Germania Fire											11,679	56,072	67,751	
Glen Falls												None.	None.	
Hartford Fire	2,767,571	102,555	333,098	195,198	239,367	307,852	318,158	300,900	504,325	294,924	442,708	411,631	6,208,287	
Home, New Haven	60,691												60,691	
Home Ins. Co., New York	1,794	61,654	425,292	159,003	132,325	212,116	188,051	174,798	219,800	188,558	190,747	256,614	2,210,752	
Insurance Co. of North America	906,525	108,194	302,134	82,456	129,496	168,634	206,883	202,549	130,551	199,962	195,453	265,624	2,898,461	
Insur. Co. of the State of Pa											58,460	87,271	145,731	
Lumber Insurance Company					39,105	15,027	54,276	89,689	148,491	110,581	99,625	88,084	644,878	
National Fire							1,105	15,532	164,240	135,614	261,644	394,398	972,533	
National Union Fire										17,610	95,778	133,143	246,531	
Niagara Fire											34,381	36,198	70,579	
Northwestern National											2,858	18,441	21,299	
Phenix of Brooklyn	1,126,664	81,713	241,826	97,903	108,411	185,351	176,132	136,363					2,154,363	
Phœnix of Hartford	1,435,091	76,268	144,197	78,693	63,736	69,242	84,448	85,899	133,341	184,187	154,860	211,347	2,721,309	
Providence-Washington											25,209	94,795	120,004	
Queen, of America	2,101,193	261,401	542,943	214,788	272,219	324,018	430,842	310,093	337,012	337,525	315,079	352,688	5,799,801	
Rochester German					12,820	54,677	40,003	28,604	57,585				193,689	
Springfield Fire							None.	34,760	63,647	84,952	116,147	219,703	519,209	
St. Paul Fire and Marine							41,543	39,092	72,335	84,569	106,041	108,400	451,980	
L'Union, Paris, France										9,427	41,329	102,978	153,734	
Westchester Fire											12,561	71,312	83,873	
	13,217,635	857,274	2,365,140	966,748	1,152,916	1,569,607	1,847,504	1,673,731	2,259,017	2,235,881	3,068,756	4,043,757	35,257,966	

RECAPITULATION.

Canadian	27,433,320	1,209,688	2,561,475	1,399,065	1,602,131	1,801,449	2,655,226	2,123,508	2,544,650	2,519,179	2,731,671	3,020,560	51,602,002	
British	79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	5,073,985	5,776,725	4,849,587	5,488,726	6,181,888	6,319,064	6,939,451	140,758,700	
United States and other	13,217,635	857,274	2,365,140	966,748	1,152,916	1,569,607	1,847,504	1,673,731	2,259,017	2,235,881	3,068,756	4,043,757	35,257,966	
	120,339,596	5,870,716	14,099,534	6,000,519	6,584,291	8,445,041	10,279,455	8,646,826	10,292,393	10,936,948	12,119,581	14,003,768	227,618,668	

Summary of Losses paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1914, inclusive.

Companies.	Totals from 1869 to 1913.	Losses Paid 1914.	Totals from 1869 to 1914.
Canadian.	$	$	$
Acadia Fire	501,149	88,906	590,055
Anglo-American	2,092,941	122,659	2,215,600
Beaver Fire	None.	446	446
British America	7,305,478	296,396	7,601,874
British Colonial	11,911	26,494	38,405
British Northwestern	24,550	38,832	63,382
Canada Agricultural	290,101	.....	290,101
Canada Fire	698,133	.....	698,133
Canada National	76,620	79,174	155,794
Canadian Fire	1,493,705	121,913	1,615,618
Central Canada Manufacturers	197,414	.....	197,414
Citizens'	2,287,870	.....	2,287,870
Dominion	148,255	.....	148,255
Dominion Fire	869,225	156,371	1,025,596
Eastern	632,961	.....	632,961
Eastern Canada Manufacturers	51,873	.....	51,873
Equity Fire	1,437,805	87,921	1,525,726
Factories Insurance Co	352,736	149,852	502,588
Hudson Bay Insurance Co	237,409	49,340	286,749
Imperial Underwriters	15,387	41,357	56,744
Liverpool-Manitoba	444,406	250,558	694,964
*London Mutual Fire	5,732,080	399,399	6,131,479
Manitoba Assurance Co	648,754	.....	648,754
Mercantile Fire	1,619,892	171,603	1,791,495
Montreal-Canada Fire	1,323,209	95,710	1,418,919
Mount Royal	217,729	152,047	369,776
National Fire	287,732	.....	287,732
North Empire Fire	114,497	63,427	177,924
North West Fire	92,072	69,258	161,330
Nova Scotia Fire	377,777	.....	377,777
Occidental Fire	239,667	82,232	321,899
Ontario Fire	851,105	.....	851,105
Ottawa Assurance Co	866,253	.....	866,253
Ottawa Agricultural	108,164	.....	108,164
Pacific Coast Fire	147,887	39,837	187,724
Provincial	957,146	.....	957,146
Quebec Fire	3,206,542	122,805	3,329,347
Richmond and Drummond	256,393	.....	256,393
Rimouski	1,363,199	.....	1,363,199
Royal Canadian	2,988,940	.....	2,988,940
†Sovereign	736,216	.....	736,216
Sovereign Fire	315,189	.....	315,189
Stadacona	773,695	.....	773,695
Victoria-Montreal	59,878	.....	59,878
Western	9,148,038	265,767	9,413,805
	51,601,983	2,972,304	54,574,287
British.			
‡Albion Fire Insurance Association	1,016,766	.....	1,016,766
Alliance	2,815,563	144,836	2,960,399
Atlas	4,208,755	328,301	4,537,056
Caledonian	4,153,441	274,450	4,427,891
City of London	977,455	.....	977,455
Commercial Union	10,882,826	470,222	11,353,048
Employers' Liability	445,068	153,515	598,583
General Accident Fire and Life	712,786	111,152	823,938
Glasgow and London	1,167,345	.....	1,167,345
Guardian	8,697,379	558,248	9,255,627

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk.
‡Formerly the Fire Insurance Association.

SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1914, inclusive—*Continued.*

Companies.	Totals from 1869 to 1913.	Losses Paid 1914.	Totals from 1869 to 1914.
British—Continued.	$	$	$
Imperial	4,181,342	.....	4,181,342
Lancashire	4,492,270	.....	4,492,270
**Law Union and Rock	967,010	137,003	1,104,013
Liverpool and London and Globe	13,583,544	902,101	14,485,645
London and Lancashire Fire	4,769,018	391,200	5,160,218
London Assurance	2,857,239	128,502	2,985,741
Manchester	1,914,238	.....	1,914,238
Marine Insurance Co	None.	None.	None.
National of Ireland	1,706,837	.....	1,706,837
North British and Mercantile	12,946,482	595,746	13,542,228
Northern	7,180,041	469,372	7,649,413
Norwich Union	5,914,277	470,923	6,385,200
Palatine Insurance Co	80,428	155,132	235,560
Phœnix, of London	10,011,738	579,207	10,590,945
Provincial	27,148	38,618	65,766
Queen	3,325,321	.....	3,325,321
Royal Exchange	368,334	162,218	530,552
Royal Insurance Co	18,810,098	801,985	19,612,083
Scottish Commercial	177,329	.....	177,329
Scottish Imperial	483,408	.....	483,408
Scottish Union and National	3,436,826	150,484	3,587,310
Sun Insurance Office	3,561,347	268,367	3,829,714
Union Assurance Society	3,486,292	261,460	3,747,752
United Fire	549,440	.....	549,440
Yorkshire	851,309	243,438	1,094,747
	140,758,700	7,796,480	148,555,180
United States and Other Companies.			
Ætna	4,822,052	157,403	4,979,455
Agricultural of Watertown	857,278	.....	857,278
American Central	67,059	116,411	183,470
American Fire	66,980	.....	66,980
American Insurance Co	23,999	31,001	55,000
American Lloyds	14,425	547	14,972
Andes	5,668	.....	5,668
California Insurance Co	6,761	18,454	25,215
Connecticut Fire	1,124,073	45,620	1,169,693
Continental	453,278	186,493	639,771
Equitable Fire and Marine	4,998	23,237	28,235
Fidelity-Phenix	833,304	167,322	1,000,626
Fireman's Fund	33,044	70,200	103,244
Firemen's Insurance Co	35,042	31,934	66,976
La Compagnie d'Assurance Generales	48,179	57,609	105,788
German American	1,116,371	282,743	1,399,114
Germania Fire	67,751	39,899	107,650
Glens Falls	None.	50,315	50,315
Globe and Rutgers	.....	33,280	33,280
Hartford Fire	6,208,287	497,045	6,705,332
Home, New Haven	60,691	.....	60,691
Home Insurance Co., New York	2,210,752	419,937	2,630,689
Insurance Co. of North America	2,898,461	221,792	3,120,253
Insurance Co. of the State of Pa	145,731	104,580	250,311
Lumber Insurance Company	644,878	81,919	726,797
National-Ben Franklin	.....	24,377	24,377
National Fire	972,533	334,060	1,306,593
National Union Fire	246,531	128,504	375,035
La Nationale Compagnie d'Assurance	.....	10,092	10,092
Niagara Fire	70,579	84,046	154,625
Northwestern National	21,299	65,300	86,599
Phenix, of Brooklyn	2,154,363	.....	2,154,363

**Formerly the Law Union and Crown.

SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1914, inclusive—*Concluded.*

Companies.	Totals from 1869 to 1913.	Losses Paid 1914.	Totals from 1869 to 1914.
United States and Other Companies—Con.	$	$	$
Phœnix, of Hartford	2,721,309	237,983	2,959,292
Providence Washington	120,004	125,910	245,914
Queen, of America	5,799,801	357,208	6,157,009
Rochester German	193,689	.....	193,689
Springfield Fire and Marine	519,209	277,903	797,112
St. Paul Fire and Marine	451,980	101,116	553,096
L'Union, Paris, France	153,734	104,669	258,403
Westchester Fire	83,873	89,591	173,464
	35,257,966	4,578,500	39,836,466
RECAPITULATION.			
Canadian	51,601,983	2,972,304	54,574,287
British	140,758,700	7,796,480	148,555,180
United States and other	35,257,966	4,578,500	39,836,466
	227,618,649	15,347,284	242,965,933

SESSIONAL PAPER No. 8

Summary of Fire Insurance in Canada for the Years 1869 to 1914, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
Canadian Companies.	$	$	$	$
1869	501,362	41,090,604	59,340,916	276,116
1870	536,600	54,637,315	59,523,641*	453,414
1871	707,418	68,921,494	68,465,914*	414,339
1872	796,847	76,499,542	72,203,784*	510,469
1873	842,896	71,775,952	91,032,187*	487,649
1874	1,453,781	126,588,965	126,705,337*	662,470
1875	1,646,654	168,896,111	190,284,543	1,082,206
1876	1,881,641	198,509,113	231,834,162	1,599,048
1877	1,622,955	168,935,723	217,745,048	2,186,162
1878	1,161,896	127,288,165	171,430,720	828,069
1879	1,102,822	124,652,727	158,824,631	687,353
1880	1,190,029	131,079,789	154,493,173	701,639
1881	1,206,470	140,331,153	153,436,153	1,336,758
1882	1,033,433	124,123,715	152,564,079	733,843
1883	1,091,801	122,302,460	149,930,173	760,430
1884	1,140,428	118,747,547	147,968,945	762,737
1885	1,107,879	111,162,914	143,759,390	597,189
1886	1,107,710	114,543,806	142,685,145	739,364
1887	1,121,435	109,206,925	154,165,902	764,321
1888	1,131,991	120,158,592	159,070,684	750,448
1889	1,173,948	122,965,987	158,883,612	678,752
1890	1,249,884	135,145,294	178,691,762	736,095
1891	1,278,736	135,943,674	177,785,359	940,734
1892	1,052,041	112,566,165	148,557,131	792,219
1893	1,137,797	123,785,683	154,614,280	797,149
1894	1,108,294	121,562,165	150,241,967	801,871
1895	1,151,126	130,567,693	143,697,862	807,003
1896	1,061,855	114,379,430	141,251,862	713,566
1897	1,021,216	107,268,258	154,231,897	718,891
1898	1,121,927	111,006,221	159,927,706	587,705
1899	1,183,739	130,509,195	169,792,859	637,101
1900	1,298,751	154,851,897	190,577,768	1,013,087
1901	1,727,410	170,894,095	221,756,637	1,009,899
1902	2,055,793	215,145,909	246,042,580	865,214
1903	2,282,498	216,505,990	260,637,251	1,209,678
1904	2,681,275	239,234,027	296,888,876	2,561,475
1905	3,013,714	301,816,272	328,340,100	1,399,065
1906	3,179,319	324,168,552	354,604,064	1,602,131
1907	3,681,335	375,927,812	412,019,532	1,801,449
1908	3,819,372	423,764,660	433,913,379	2,655,226
1909	3,764,341	455,432,696	473,744,578	2,123,508
1910	4,334,612	528,093,567	502,510,417	2,544,650
1911	4,727,141	572,066,012	549,604,374	2,519,179
1912	5,063,409	653,582,426	644,099,996	2,731,761
1913	5,099,298	712,651,986	684,512,207	3,020,551
1914	5,016,653	663,539,377	700,239,242	2,972,304
Totals	86,671,532	.....	.....	54,574,287
British Companies.				
1869	1,119,011	120,747,515	115,222,003	579,416
1870	1,185,398	131,570,928	120,903,017	1,024,362
1871	1,299,846	148,147,966	132,731,241	922,400
1872	1,499,620	174,361,395	145,700,486	1,136,167
1873	1,773,265	172,531,126	147,602,019	967,316
1874	1,809,473	177,346,240	155,088,455	1,120,106
1875	1,683,715	166,953,268	154,835,931	1,299,612
1876	1,597,410	178,725,453	153,885,268	1,168,858
1877	1,927,220	206,713,932	184,304,318	5,718,305
1878	1,994,940	213,127,414	202,702,743	880,571

*These returns are imperfect

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1914, inclusive—*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
BRITISH COMPANIES—*Con.*	$	$	$	$
1879	1,899,154	213,131,295	208,265,359	1,275,540
1880	2,048,408	227,537,306	229,745,985	855,423
1881	2,353,258	271,044,719	277,721,299	1,669,405
1882	2,908,458	321,466,183	339,520,054	1,768,444
1883	3,178,350	350,993,028	380,613,572	1,992,671
1884	3,472,119	354,458,616	413,441,198	2,290,588
1885	3,376,401	337,216,878	421,205,014	1,895,175
1886	3,429,012	349,109,117	393,166,340	2,338,164
1887	3,693,992	377,690,654	422,314,264	2,335,034
1888	3,859,282	376,540,072	434,941,955	2,094,465
1889	3,970,632	403,297,656	468,379,580	1,968,537
1890	4,072,133	427,931,692	474,884,419	2,229,556
1891	4,189,171	411,748,053	497,550,395	2,553,162
1892	4,455,474	466,900,791	549,223,123	2,878,149
1893	4,623,196	458,254,364	563,044,318	3,496,112
1894	4,602,747	435,237,770	567,948,304	3,094,861
1895	4,750,290	436,765,579	575,683,150	3,402,337
1896	5,006,047	459,959,398	591,656,008	2,845,994
1897	5,165,202	470,466,620	611,840,429	3,334,667
1898	5,223,345	481,404,453	629,768,638	3,557,122
1899	5,652,228	524,980,343	654,890,000	3,867,212
1900	5,846,020	540,448,980	681,751,373	5,515,231
1901	6,595,447	542,142,232	694,491,228	4,889,192
1902	6,946,919	556,692,825	695,220,761	2,724,487
1903	7,334,432	580,718,653	727,383,239	3,803,764
1904	8,343,666	609,942,293	745,159,661	9,172,919
1905	8,582,925	649,566,539	785,219,445	3,634,706
1906	8,601,374	672,318,145	855,091,245	3,829,244
1907	9,302,906	748,836,659	937,282,806	5,673,985
1908	9,919,403	789,146,201	976,873,509	5,776,725
1909	9,720,997	832,409,237	1,059,251,521	4,849,587
1910	10,243,235	936,097,608	1,143,463,774	5,488,726
1911	11,205,694	998,101,547	1,269,648,229	6,181,888
1912	12,092,125	1,148,396,318	1,430,070,127	6,319,064
1913	13,138,597	1,318,925,094	1,595,798,865	6,939,451
1914	13,710,907	1,398,200,494	1,736,187,120	7,796,480
Totals	239,403,944	.....	.....	148,555,180
UNITED STATES AND OTHER COMPANIES.				
1869	165,166*	9,702,356	13,796,890*	172,188
1870	194,781	12,893,827	11,167,928	147,061
1871	314,452	27,367,712	27,256,629*	212,460
1872	332,243	26,526,334*	33,818,670	263,339
1873	352,255	26,788,850	40,120,629	227,219
1874	259,049	25,243,769	25,050,427	143,583
1875	264,395	17,357,603	19,300,555	181,713
1876	228,955	23,914,181	18,880,550	99,389
1877	213,830	21,013,457	18,298,315	586,452
1878	211,594	19,432,178	35,766,238	114,034
1879	225,512	22,920,397	20,267,995	182,305
1880	241,140	25,434,766	27,414,113	109,516
1881	267,388	30,040,366	31,053,261	163,661
1882	287,815	32,454,518	34,772,345	162,699
1883	354,090	40,284,814	41,720,296	167,127
1884	367,581	40,777,215	44,097,646	191,998
1885	368,180	37,623,116	46,830,075	186,923
1886	395,613	42,099,984	50,921,537	223,860

*These returns are imperfect.

SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1914, inclusive—*Concluded.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
UNITED STATES AND OTHER COMPANIES.—*Con.*	$	$	$	$
1887	429,075	45,859,509	56,287,171	304,159
1888	445,990	44,881,343	56,722,420	228,909
1889	443,436	46,518,461	57,275,186	228,922
1890	514,054	57,646,959	67,103,440	300,916
1891	700,809	75,726,695	84,266,437	411,801
1892	1,004,812	107,708,732	123,629,818	706,902
1893	1,032,602	105,564,192	124,028,459	759,429
1894	1,000,328	96,789,493	117,876,931	692,631
1895	1,041,966	100,305,776	118,491,852	784,410
1896	1,007,948	94,949,822	112,666,482	613,941
1897	971,243	85,963,431	102,449,891	648,275
1898	1,004,859	88,750,015	105,697,763	639,660
1899	1,074,525	100,767,561	112,186,809	677,725
1900	1,187,177	108,127,777	120,003,219	1,245,975
1901	1,327,491	108,486,527	122,439,754	875,865
1902	1,574,372	120,211,152	133,999,827	562,583
1903	1,767,832	136,050,121	152,433,226	857,274
1904	2,144,941	153,128,785	172,965,394	2,365,140
1905	2,689,032	188,712,561	204,586,950	966,748
1906	2,907,270	213,613,168	234,266,935	1,152,916
1907	3,130,234	239,440,520	265,401,198	1,569,607
1908	3,288,500	253,383,160	289,931,375	1,847,504
1909	3,564,126	292,133,934	330,290,388	1,673,731
1910	4,147,684	352,864,510	388,302,549	2,259,017
1911	4,642,420	417,473,032	460,615,743	2,235,881
1912	6,038,984	572,182,988	609,273,561	3,068,756
1913	7,508,052	893,623,473	871,619,317	4,043,757
1914	8,771,598	1,042,361,697	1,019,592,647	4,578,500
Totals	70,405,399	.....	.....	39,836,466

TOTALS FOR ALL YEARS FROM 1869 TO 1914 INCLUSIVE.

Canadian Companies	86,671,532	.....	.....	54,574,287
British Companies	239,403,944	.....	.....	148,555,180
United States and other Companies	70,405,399	.....	.....	39,836,466
Grand totals	396,480,875	.....	.....	242,965,933

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1914.

ACADIA FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Claims.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
In Canada	142,580	18,326,431	17,457,407	93,133	88,906	11,167	1,000	Total business December 31, 1914.
In other countries	2,980	331,500	276,950	920	921	None.	None.	
Totals	145,560	18,657,931	17,734,357	94,053	89,827	11,167	1,000	

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

In Canada	204,229	21,469,043	33,583,396	130,540	122,659	28,091	None.	Total business December 31, 1914.
In other countries	15,710	2,196,032	2,113,245	−535	2,513	201	None.	
Totals	219,939	23,665,075	35,696,641	130,005	125,172	28,292	None.	

BRITISH AMERICA ASSURANCE COMPANY.

Fire	1,904,688	358,450,433	353,754,876	1,285,562	1,254,231	221,075	13,280	Total business December 31, 1914.
Hail	44,159	969,132	None.	10,125	10,125	None.	None.	
Marine	7,200	2,111,378	1,619,804	1,793	1,793	None.	None.	
Totals	1,956,047	361,530,943	355,374,680	1,297,480	1,266,149	221,075	13,280	

CANADIAN FIRE INSURANCE COMPANY.

In Canada	279,683	28,555,652	34,925,809	130,683	121,913	20,066	179	Total business December 31, 1914.
In other countries	6,664	892,425	798,558	4,404	4,454	None.	None.	
Totals	286,347	29,448,077	35,724,367	135,087	126,367	20,066	179	

HUDSON BAY INSURANCE COMPANY.

Fire	87,868	9,922,357	10,152,396	46,964	49,340	8,651	None.	Total business December 31, 1914.
Hail	None.	None.	None.	1,115	2,978	137	None.	
Totals	87,868	9,922,357	10,152,396	48,079	52,318	8,788	None.	

THE IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

Fire	95,355	10,528,108	9,021,125	48,935	41,357	9,975	None.	Total business December 31, 1914.
Plate Glass	None.	None.	.....	191	425	189	None.	
Totals	95,355	10,528,108	.....	49,126	41,782	10,161	None.	

LONDON MUTUAL FIRE INSURANCE COMPANY.

In Canada	525,657	72,959,675	87,932,080	369,693	399,399	11,036	None.	Total business December 31, 1914.
In other countries	6,784	698,786	671,176	8,226	8,501	None.	None.	
Totals	532,441	73,658,461	88,603,256	377,919	407,900	11,036	None.	

MONTREAL-CANADA FIRE INSURANCE COMPANY.

In Canada	131,265	14,536,123	21,916,513	96,038	95,710	20,659	None.	Total business December 31, 1914.
In other countries	4,913	822,695	680,404	−889	144	50	None.	
Totals	136,178	15,358,818	22,596,917	95,149	95,854	20,709	None.	

MOUNT ROYAL INSURANCE COMPANY.

Fire	381,543	47,141,384	41,924,623	154,474	152,860	9,251	None.	Total business December 31, 1914.
Plate Glass	5,758	.....	.....	3,016	3,016	None.	None.	
Totals	387,301	.....	.....	157,490	155,876	9,251	None.	

NORTH EMPIRE FIRE INSURANCE COMPANY.

In Canada	93,410	11,033,400	7,348,835	69,390	63,427	13,469	None.	Total business December 31, 1914.
In other countries	682	50,753	38,300	3,760	3,760	None.	None.	
Totals	91,092	11,084,153	7,387,135	73,150	67,187	13,469	None.	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1914—*Continued.*

NORTH WEST FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Claims.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
In Canada	125,741	14,163,792	13,718,229	68,533	69,258	5,113	500	Total business December 31, 1914.
In other countries	5,921	522,168	267,176	4,072	4,072	None.	None.	
Totals	129,632	14,685,960	13,985,405	72,605	73,330	5,113	500	

OCCIDENTAL FIRE INSURANCE COMPANY.

In Canada	129,812	5,874,485	9,857,483	87,716	82,232	14,429	2,660	Total business December 31, 1914.
In other countries	7,147	744,305	721,575	3,122	3,114	8	None.	
Totals	136,959	6,618,790	10,579,058	90,838	85,346	14,437	2,660	

PACIFIC COAST FIRE INSURANCE COMPANY.

In Canada	75,551	12,243,156	11,206,634	41,564	39,837	6,920	None.	Total business December 31, 1914.
In other countries	20,838	6,497,859	2,459,572	24,369	24,985	None.	None.	
Totals	96,389	18,741,015	13,666,206	65,933	64,822	6,920	None.	

WESTERN ASSURANCE COMPANY.

Fire	2,054,647	592,054,313	459,338,803	1,446,359	1,367,044	243,293	6,224	Total business December 31, 1914.
Inland Transportation	24,647	35,579,947	310,322	17,290	17,590	None.	None.	
Marine	888,497	326,441,689	29,616,551	725,756	607,961	112,196	None.	
Tornado	6,763	2,244,826	2,191,619	1,345	461	883	None.	
Totals	2,974,554	956,320,775	491,457,295	2,190,750	1,993,056	356,372	6,224	

ÆTNA INSURANCE COMPANY.

Fire	358,554	33,788,700	41,926,181	198,972	157,403	65,472	None.	In Canada December 31, 1914.
Automobile	27,660	1,588,345	1,069,547	26,062	21,322	7,395	None.	
Tornado	923	230,821	191,246	None.	None.	None.	None.	
Totals	387,137	35,607,866	43,196,974	225,034	178,725	72,867	None.	

AMERICAN CENTRAL INSURANCE COMPANY.

Fire	163,551	29,155,885	9,912,911	119,983	116,411	31,633	None.	In Canada December 31, 1914.
Tornado	186	39,300	267,000	25	25	None.	None.	
Totals	163,737	29,195,185	10,179,911	120,008	116,436	31,633	None.	

AMERICAN LLOYDS, UNDERWRITERS AT.

Fire	17,010	5,345,409	4,529,394	599	547	55	None.	In Canada December 31, 1914.
Sprinkler Leakage	10,491	1,645,853	2,712,383	5,942	5,987	360	None.	
Totals	27,501	6,991,262	7,241,777	6,541	6,534	415	None.	

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

Fire	308,402	35,333,456	35,129,147	183,460	153,515	37,045	1,000	In Canada December 31, 1914.
Accident	127,054	18,533,599	17,357,517	57,415	57,415	15,000	None.	
Employers' Liability	795,463	31,128,500	27,646,000	343,759	453,759	200,000	None.	
Sickness	18,071	4,554,050	4,458,800	23,055	21,055	8,000	None.	
Guarantee	65,313	20,169,300	15,818,519	30,798	29,059	20,240	None.	
Totals	1,314,303	109,718,905	100,409,983	638,487	714,803	280,285	1,000	

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

Fire	362,151	37,744,470	38,834,786	176,426	167,322	55,111	3,300	In Canada December 31, 1914.
Tornado	493	139,035	1,598,960	38	7	31	None.	
Totals	362,644	37,883,505	40,433,746	176,464	167,329	55,142	3,300	

ABSTRACT OF Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1914—*Continued.*

FIREMAN'S FUND INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	Unsettled Claims.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire	117,918	13,905,679	12,200,204	75,168	70,200	13,611	None.	In Canada December 31, 1914.
Inland Transportation	70,914	10,006,270	499,820	16,718	15,868	850	None.	
Automobile	23,319	1,585,025	824,685	31,687	19,997	11,905	None.	
Totals	212,151	25,496,974	13,524,709	123,573	106,065	26,366	None.	

GERMAN AMERICAN INSURANCE COMPANY.

Fire	470,652	92,760,014	59,893,791	304,883	282,743	41,844	None.	In Canada December 31, 1914.
Tornado	29	16,400	10,900	None.	None.	None.	None.	
Totals	470,681	92,776,414	59,904,691	304,883	282,743	41,844	None.	

GLENS FALLS INSURANCE COMPANY.

Fire	133,962	13,536,325	10,989,982	51,716	50,315	1,401	None.	In Canada December 31, 1914.
Automobile	13,544	767,175	645,210	2,941	2,741	200	None.	
Totals	147,506	14,303,500	11,635,192	54,657	53,056	1,601	None.	

HARTFORD FIRE INSURANCE COMPANY.

Fire	1,012,780	111,611,996	137,877,031	518,331	497,045	92,485	None.	In Canada December 31, 1914.
Inland Transportation	1,881	247,450	127,200	217	217	None.	None.	
Tornado	3,339	966,190	2,840,582	65	65	None.	None.	
Automobile	21,569	1,494,536	680,475	3,404	4,765	259	None.	
Sprinkler Leakage	23,079	3,530,250	4,685,150	9,338	9,338	None.	None.	
Totals	1,062,648	117,850,422	146,210,438	531,355	511,430	92,744	None.	

HOME INSURANCE COMPANY.

Fire	817,419	95,506,363	102,007,914	433,932	419,937	58,892	None.	In Canada December 31, 1914.
Automobile	24,339	1,352,095	987,978	7,065	7,580	1,160	None.	
Hail	100,792	1,589,078	None.	46,377	46,377	None.	None.	
Sprinkler Leakage	1,109	190,750	195,750	72	72	None.	None.	
Tornado	2,279	546,795	1,417,410	746	746	50	None.	
Totals	945,938	99,185,081	104,609,052	488,192	474,712	60,102	None.	

INSURANCE COMPANY OF NORTH AMERICA.

Fire	441,420	47,006,449	55,542,253	221,914	221,792	16,933	None.	In Canada December 31, 1914.
Inland Transportation	2,686	293,956	52,025	526	326	200	None.	
Automobile	49,309	2,863,325	1,726,755	37,222	37,562	4,485	None.	
Totals	493,415	50,163,730	57,321,033	259,662	259,680	21,618	None.	

LAW UNION AND ROCK INSURANCE COMPANY.

Fire	282,305	28,687,972	34,194,413	167,354	137,003	42,790	None.	In Canada December 31, 1914.
Accident	14,045	5,162,191	3,067,610	7,236	6,245	2,424	None.	
Employers' Liability	57,361	.....	.....	37,575	33,075	16,900	None.	
Sickness	7,626	.....	.....	3,890	3,806	700	None.	
Totals	361,337	.....	.....	216,055	180,129	61,914	None.	

MARINE INSURANCE COMPANY, LIMITED.

Fire	None.	None.	None.	None.	None.	None.	None.	In Canada December 31, 1914.
Automobile	49,971	3,299,260	3,299,260	27,114	27,114	None.	None.	
Inland Transportation	65,070	159,910,221	None.	31,539	31,539	None.	None.	
Totals	115,041	163,209,481	3,299,260	58,653	58,653	None.	None.	

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Fire	637,386	85,679,369	74,944,483	368,220	334,060	98,625	None.	In Canada December 31, 1914.
Tornado	564	87,400	820,564	11	11	None.	None.	
Totals	637,950	85,766,769	75,765,047	368,231	334,071	98,625	None.	

ABSTRACT OF Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1914—*Continued.*

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG, PA.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Claims.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire	214,154	22,190,089	21,987,589	117,764	128,504	14,872	None.	In Canada December 31, 1914.
Tornado	−50	76,650	651,838	278	278	None.	None.	
Totals	214,104	22,266,739	22,639,427	118,042	128,782	14,872	None.	

NIAGARA FIRE INSURANCE COMPANY.

Fire	187,012	16,538,612	16,061,492	87,247	84,046	17,624	None.	In Canada December 31, 1914.
Tornado	11	4,000	27,800	None.	None.	None.	None.	
Automobile	5,674	254,743	282,543	1,353	1,228	125	None.	
Totals	192,697	16,797,355	16,371,835	88,600	85,274	17,749	None.	

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WIS.

Fire	142,584	13,485,063	15,524,767	73,037	65,300	11,365	None.	In Canada December 31, 1914.
Tornado	516	134,950	865,570	72	72	None.	None.	
Hail	53,442	966,158	None.	20,470	19,870	None.	600	
Totals	196,542	14,586,171	16,390,337	93,579	85,242	11,365	600	

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Fire	770,642	73,606,390	97,893,694	481,309	470,923	36,563	2,200	In Canada December 31, 1914.
Accident	11,701	2,971,000	1,802,500	5,734	5,699	150	None.	
Employers' Liability	18,974	2,539,166	1,992,504	7,785	4,041	2,469	3,600	
Sickness	6,756	.....	.....	4,233	4,278	570	None.	
Plate Glass	3,805	.....	.....	1,966	1,751	230	None.	
Totals	811,878	.....	.....	501,027	486,692	39,982	5,800	

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Fire	190,649	19,631,625	17,911,016	135,298	125,910	13,948	None.	In Canada December 31, 1914.
Automobile	18,797	1,032,420	1,709,710	11,811	12,743	2,378	None.	
Totals	209,446	20,664,045	19,620,726	147,109	138,653	16,326	None.	

QUEEN INSURANCE COMPANY OF AMERICA.

Fire	607,874	57,315,377	75,067,961	356,172	357,208	32,301	10,000	In Canada December 31, 1914.
Inland Transportation	2	10,750	None.	None.	None.	None.	None.	
Automobile	57,448	3,031,575	2,342,537	40,084	49,589	635	None.	
Totals	665,324	60,358,202	77,410,498	396,256	406,797	32,936	10,000	

ROYAL EXCHANGE ASSURANCE.

Fire	422,440	47,006,381	51,551,061	160,755	162,218	3,968	None.	In Canada December 31, 1914.
Accident	13,829	3,893,750	2,616,250	3,488	3,988	385	None.	
Employers' Liability	11,607	114,000	903,333	4,808	7,533	175	None.	
Sickness	9,600	.....	.....	3,477	3,608	844	None.	
Automobile	24,854	2,252,425	1,619,775	6,333	6,673	910	None.	
Totals	482,330	.....	.....	178,861	184,020	6,282	None.	

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Fire	350,475	39,592,727	53,648,090	160,950	150,484	27,100	None.	In Canada December 31, 1914.
Tornado	200	47,050	342,940	None.	None.	None.	None.	
Totals	350,675	39,639,777	53,991,030	160,950	150,484	27,100	None.	

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Fire	481,373	71,730,495	62,460,904	281,330	277,903	46,208	None.	In Canada December 31, 1914.
Tornado	2,189	608,138	2,356,746	191	66	125	None.	
Sprinkler Leakage	662	136,500	95,000	14	14	None.	None.	
Totals	484,224	72,475,133	64,912,650	281,535	277,983	46,333	None.	

ABSTRACT OF Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1914—*Concluded.*

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	Unsettled Claims.		Remarks.
						Not Resisted.	Resisted.	
	$	$	$	$	$	$	$	
Fire	236,513	22,725,149	25,724,234	105,892	101,116	16,461	None.	In Canada December 31, 1914.
Inland Transportation	2,849	1,153,500	31,973	1,639	1,639	None.	None.	
Tornado	2,603	890,993	1,238,226	576	571	5	None.	
Automobile	57,990	3,186,538	2,612,570	28,725	27,611	3,346	None.	
Totals	299,955	27,956,180	29,607,003	136,832	130,937	19,812	None.	

YORKSHIRE INSURANCE COMPANY, LIMITED.

Fire	366,752	37,653,674	45,361,938	239,120	243,438	15,633	8,019	In Canada December 31, 1914.
Accident	5,314	1,427,750	1,084,250	1,558	1,630	103	None.	
Employers' Liability	11,253	1,630,000	1,270,000	2,188	3,837	475	None.	
Sickness	3,298	.....	.....	1,561	1,414	None.	300	
Live Stock	41,382	848,452	469,468	23,076	20,527	5,000	None.	
Plate Glass	4,279	.....	.....	876	1,179	27	None.	
Automobile	14,568	3,139,000	1,970,000	2,369	3,366	283	None.	
Totals	446,851	.....	.....	270,751	275,391	21,521	8,319	

TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire and other Insurance.

CANADIAN COMPANIES—ASSETS AT DEC. 31, 1914.

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures	Stocks.	Agents' Balances and Premiums outstanding.	Cash on hand and in Banks.	Interest and Rents due and Accrued.	Other Assets.	Total Assets.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Acadia Fire	16,894 00	20,000 00	94,940 00	532,023 70	12,589 34	30,214 98	None.	4,000 00	710,664 02	Fire.
Anglo-American	None.	None.	117,855 24	69,400 00	69,346 57	25,601 39	633 25	10,855 99	293,692 44	"
Beaver Fire	None.	48,403 30	58,571 53	None.	8,041 51	47,667 30	2,047 31	1,878 87	166,609 82	"
British America	236,850 71	4,200 00	1,430,350 95	98,173 60	327,833 83	108,508 12	27,313 69	14,006 81	2,247,237 71	Fire, Hail and Marine.
British Colonial	None.	None.	118,927 67	None.	34,689 31	96,219 40	3,944 11	15,355 38	269,135 87	Fire.
British Northwestern	None.	96,467 05	94,239 35	43,750 00	10,520 53	23,692 67	2,355 14	18,533 66	289,558 40	"
Canada National	31,035 06	1,316,166 65	55,000 00	95,915 00	39,991 43	157,014 06	55,159 73	86,132 54	1,836,414 47	"
Canadian Fire	None.	612,623 58	465,100 00	None.	45,606 69	112,498 81	1,111 69	9,845 79	1,246,786 38	"
Dominion Fire	None.	None.	141,751 41	30,900 00	40,414 39	96,010 66	1,746 80	18,677 20	329,500 46	"
Equity Fire	None.	16,000 00	9,036 20	None.	3,165 94	104 53	1,265 90	13,016 95	42,589 52	"
Factories Insurance Co.	4,800 00	29,143 60	113,913 35	None.	*128,593 69	29,758 70	2,781 83	10,229 87	319,221 04	"
Hudson Bay	108,342 09	99,900 84	59,819 21	None.	42,657 64	31,821 04	5,510 82	17,456 80	365,508 44	Fire and Hail.
Imperial Underwriters	15,000 00	113,062 36	85,520 40	None.	18,156 47	12,478 73	4,053 65	1,428 57	249,700 18	Fire and Plate Glass.
Liverpool-Manitoba	None.	None.	688,001 96	None.	39,996 82	80,012 43	4,420 58	85 53	812,517 32	Fire.
London Mutual	109,227 08	30,995 00	253,012 25	65,996 00	14,239 60	15,760 92	5,209 27	79,178 62	**573,618 74	"
Mercantile Fire	None.	None.	277,959 18	93,474 20	33,784 67	85,676 37	574 37	1,082 99	492,551 78	"
Montreal-Canada	None.	None.	111,571 80	11,000 09	45,948 86	25,245 36	1,019 16	10,916 52	205,701 70	"
Mount Royal	None.	None.	143,410 00	493,470 25	53,614 97	114,267 14	4,603 24	45,924 63	855,290 23	Fire and Plate Glass.
North Empire	None.	150,553 52	51,393 57	42,676 50	34,281 87	29,201 64	3,124 76	5,715 04	316,946 90	Fire.
North West Fire	None.	165,300 00	51,578 98	None.	15,018 70	42,008 66	5,051 19	621 79	279,579 23	"
Occidental Fire	None.	168,687 90	68,895 00	None.	21,272 14	76,121 31	6,951 52	11,879 31	353,807 18	"
Pacific Coast	142,189 84	297,746 36	b 409,328 90	27,594 00	14,675 83	35,105 77	39,721 06	11,414 72	977,776 48	"
Quebec Fire	81,587 31	None.	342,445 07	27,080 28	39,903 50	160,914 92	3,897 09	1,229 80	657,058 00	"
Western	210,242 83	None.	1,593,177 42	557,682 60	949,061 49	220,530 95	23,160 75	55,856 91	3,609,712 95	" Marine, Inland Transportation and Tornado.
Totals	956,168 95	3,169,250 16	6,835,799 44	2,189,138 13	2,043,405 70	1,656,435 86	205,656 82	445,324 20	17,501,179 26	

*Including $103,610.25 unpaid premium notes the unassessed part of which $88,404.96, is included in reserve in the liabilities.

**Not including $263,875.14 premium notes which are treated as contingent assets only.

b In this amount there is included at their par value $275,420 National Finance Co. debentures and $53,000 Richlands Orchards Co. debentures, both of which companies are in liquidation. The Department is unable to place a value upon these debentures.

TABLE II.—CANADIAN COMPANIES—LIABILITIES AT DEC. 31, 1914.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liabilities not including Capital Stock.	Excess of Assets over Liabilities excluding Capital Stock.	Capital Stock paid in cash.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Acadia Fire	12,166 81	97,225 19	87,340 53	196,732 53	*e* 513,931 49	400,000 00	Fire.
Anglo-American	28,292 33	176,012 37	10,099 55	214,404 25	*e* 79,288 19	§ 76,876 00	"
Beaver Fire	300 00	17,052 17	9,559 18	26,911 35	*e* 139,698 47	120,200 00	"
British America	234,354 68	1,291,016 89	95,891 85	1,621,263 42	*e* 625,974 29	†1,399,029 79	Fire, Hail and Marine.
British Colonial	11,824 24	178,604 44	19,305 19	209,733 87	*e* 59,402 00	** 170,350 00	Fire.
British Northwestern	9,072 00	36,688 88	10,047 43	56,408 31	*e* 233,150 09	232,407 20	"
Canada National	9,675 00	139,174 75	125,359 45	274,209 20	*e* 1,562,265 27	1,327,460 39	"
Canadian Fire	20,245 36	214,292 19	62,448 44	296,985 99	*e* 949,800 39	‡ 500,000 00	"
Dominion Fire	26,871 31	155,288 35	54,992 12	237,151 78	*e* 92,348 68	208,065 00	"
Equity Fire	2,474 60	None.	77,499 94	79,974 54	*d* 37,385 03	224,502 17	"
Factories Insurance Co	19,613 00	176,604 40	31,676 85	227,894 25	*e* 91,326 79	100,000 00	"
Hudson Bay	8,787 45	70,757 01	23,283 78	102,828 24	*e* 202,680 20	188,080 00	Fire and Hail.
Imperial Underwriters	10,164 00	59,216 25	3,169 67	72,540 92	*e* 177,159 26	110,475 00	Fire and Plate Glass.
Liverpool-Manitoba	15,499 90	246,416 18	2,103 05	264,019 13	*e* 548,498 19	175,000 00	Fire.
London Mutual	11,636 23	350,804 28	60,077 03	421,917 60	*e* 151,701 14	17,500 00	"
Mercantile Fire	34,510 86	147,868 51	2,520 00	184,899 37	*e* 307,652 41	50,000 00	"
Montreal-Canada	20,709 32	113,296 20	3,799 58	137,805 10	*e* 67,896 60	112,905 00	"
Mount Royal	9,251 00	221,849 71	118,567 36	349,668 07	*e* 505,622 16	250,000 00	Fire and Plate Glass.
North Empire	13,468 74	60,864 67	35,224 24	109,557 65	*e* 207,389 25	202,929 62	Fire.
North West Fire	5,613 00	82,246 42	1,101 43	88,960 85	*e* 190,618 38	100,000 00	"
Occidental Fire	17,097 33	80,453 74	10,004 76	107,555 83	*e* 246,251 35	174,762 70	"
Pacific Coast	6,920 30	67,516 57	96,207 03	170,643 90	*e a* 807,132 58	577,376 00	"
Quebec Fire	10,496 27	155,081 30	3,943 16	169,520 73	*e* 487,537 27	125,000 00	"
Western	412,595 51	1,768,685 65	202,959 02	2,384,220 18	*e* 1,225,492 77	* 2,484,625 65	Fire, Marine, Inland Transportation and Tornado.
Totals	951,039 24	5,907,016 12	1,147,751 70	8,005,807 06	*e* 9,495,372 20	9,327,544 52	

†In December, 1906, the capital stock of this company, which was formerly $1,000,000, was further increased by an issue of $550,000 7 per cent preference stock subscribed for at a premium of 25 per cent. The total subscribed capital now stands at $1,400,000, of which there had been paid in up to date of the return $1,399,029.79.

‡The capital stock of this company, which had previously been $500,000, the whole of which was subscribed and $125,000 paid thereon, was by chapter 58 of the statutes of 1904, reduced to $250,000, the amount paid up remaining unchanged. An additional $125,000 was paid in out of surplus in 1905. In 1909, by virtue of the above statute, the capital was increased to $500,000. An additional $250,000 was paid in out of surplus in 1909, making the capital fully paid up.

*In December, 1906, preference stock of this company to the amount of $500,000 was called in and cancelled, and a new issue of $1,000,000 7 per cent preference stock was made at 25 per cent premium. The total capital stock is now $2,500,000, fully subscribed.

§During 1914 the company declared forfeited for non-payment of calls, 3,907 shares of its capital stock of the par value of $156,280 on which $78,220 had been paid.

**This company has made a call of $50,000 on its capital stock.

a Including $100,000 Conflagration Fund.

TABLE III.—Showing the Assets in Canada of British, United States and Other Insurance

BRITISH COMPANIES—

Companies.	Commenced Business in Canada. (Fire.)	Real Estate.	Loans on Real Estate.	Bonds and Debentures.
		$ cts.	$ cts.	$ cts.
Alliance	March 1, 1892	None.	None.	270,416 33
Atlas	March 7, 1887	None.	None.	438,243 33
Caledonian	February, 1883	None.	None.	444,717 47
Commercial Union	September 11, 1863	325,000 00	20,000 00	830,914 99
Employers' Liability	1887	None.	None.	1,196,921 78
General Accident Fire and Life	July 13, 1908	None.	None.	289,917 89
Guardian Assurance Co	May 1, 1869	381,250 00	None.	734,136 67
Law Union and Rock	April 1, 1899	12,000 00	9,563,004 24	337,229 73
Liverpool and London and Globe	June 4, 1851	650,000 00	1,467,400 00	1,263,117 64
London and Lancashire Fire	April 1, 1880	None.	None.	640,338 55
London Assurance	March, 1862	None.	None.	288,191 67
Marine Insurance Co	September 4, 1913	None.	None.	117,630 00
North British and Mercantile	1862	189,000 00	None.	914,018 23
Northern Assurance Co	1867	None.	None.	641,825 42
Norwich Union Fire	April 1, 1880	80,000 00	None.	717,672 20
Palatine Insurance Co	March 27, 1912	None.	None.	236,045 33
Phœnix, of London	1804	None.	None.	839,326 55
Provincial	December 19, 1910	None.	None.	98,131 45
Royal Exchange	November 3, 1910	75,000 00	248,156 45	486,287 26
Royal Insurance Co	1851	525,000 00	665,250 00	1,217,734 20
Scottish Union and National	February 25, 1882	None.	801,975 40	383,384 63
Sun Insurance Office	June 3, 1892	45,850 00	None.	492,746 55
Union Assurance Society	1890	None.	None.	456,921 00
Yorkshire	January 16, 1907	554,000 00	1,929,800 00	385,388 77
Totals		2,837,100 00	14,695,586 09	13,720,251 64

UNITED STATES AND OTHER

Ætna Insurance Co	1821	None.	None.	323,139 71
American Central	December 17, 1912	None.	None.	172,507 40
American Insurance Co	June 28, 1912	None.	None.	63,510 00
American Lloyds	December 1, 1910	None.	None.	70,653 00
California Insurance Co	November 18, 1912	None.	None.	48,856 00
Connecticut Fire	June 28, 1886	None.	None.	129,300 00
Continental Insurance Co	August 31, 1910	None.	None.	260,391 00
Equitable Fire and Marine	April 3, 1913	None.	None.	107,926 00
Fidelity-Phenix	April 11, 1910	None.	None.	379,745 66
*Fireman's Fund	November 30, 1912	None.	None.	85,100 00
Firemen's Insurance Co	May 22, 1912	None.	None.	97,752 60
Compagnie d'Assurances Générales	July 20, 1912	None.	None.	109,701 20
German American	December 7, 1904	None.	None.	405,510 49
Germania Fire	January 11, 1912	None.	None.	57,000 00
Glens Falls	November 28, 1913	None.	8,500 00	91 6 0 00
Globe and Rutgers	March 6, 1914	None.	None.	101,250 00
Hartford Fire	November 1836	None.	None.	895,974 97

*The figures for this company were corrected on examination after the detailed statement appearing on pages 83 to 86 had gone to press. The figures here given are believed to be correct.

SESSIONAL PAPER No. 8

Companies doing business of Fire Insurance or of Fire and other classes of in Canada.

ASSETS IN CANADA AT DECEMBER 31, 1914.

Stocks.	Agents' Balances and Premiums Outstanding	Cash on hand and in Banks.	Interest and Rents Due and Accrued	Other Assets.	Total Assets in Canada.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
None.	24,850 53	14,680 35	None.	5,000 00	314,947 21	Fire.
None.	41,602 53	21,079 00	4,997 69	5,000 00	510,922 55	"
None.	44,973 98	23,149 21	None.	11,350 00	524,190 66	"
None.	144,696 58	46,209 55	6,578 47	12,986 01	1,386,385 60	"
None.	235,687 18	25,298 07	None.	750 00	1,458,657 03	Fire, Accident, Sickness and Guarantee.
None.	47,377 76	33,933 52	5,976 69	6,512 52	383,718 38	Fire.
None.	92,125 23	131,876 65	10,772 78	None.	1,350,161 33	"
None.	41,366 15	368,921 45	376,130 59	9,194 88	10,707,847 04	Fire, Accident and Sickness.
None.	138,003 46	156,955 09	20,526 41	8,813 91	3,709,816 51	Fire and Life.
None.	91,869 40	138,246 44	3,719 27	None.	874,173 66	Fire.
None.	43,418 07	12,515 29	None.	6,070 66	350,195 69	Fire and Life.
None.	None.	None.	None.	None.	117,630 00	Fire, Automobile and Inland Transportation.
None.	129,160 26	166,628 98	17,968 37	15,000 00	1,431,775 84	Fire.
None.	82,456 74	89,067 77	None.	10,000 00	823,349 93	"
None.	81,228 36	137,291 93	None.	5,274 70	1,021,467 19	Fire, Accident, Sickness and Plate Glass.
None.	31,713 71	20,415 46	None.	709 69	288,884 19	Fire.
None.	38,462 36	58,454 54	14,921 37	15,358 49	966,523 31	"
None.	2,884 06	18,942 06	None.	887 20	120,844 77	"
None.	34,326 86	165,703 48	18,061 91	11,000 00	1,032,535 96	Fire, Accident, Sickness and Automobile.
None.	159,073 81	175,474 83	27,965 03	8,500 00	2,778 977 87	Fire.
None.	41,829 78	77,915 06	None.	None.	1,305,104 87	Fire and Tornado.
None.	61,860 84	43,038 14	None.	12,746 82	656,242 35	Fire.
None.	57,508 70	83,373 16	None.	8,048 17	605,851 03	"
None.	56,256 12	153,356 01	40,495 90	12,578 00	3,131,874 80	Fire, Accident, Sickness, Automobile, Live Stock and Plate Glass.
None.	1,722,732 47	2,162,506 04	548,114 48	165,781 05	35,852,077 77	

COMPANIES—ASSETS IN CANADA AT DECEMBER 31, 1914.

None.	21,668 22	None.	None.	None.	344,807 93	Fire, Automobile and Tornado.
None.	68,093 50	None.	3,109 28	None.	243,710 18	Fire and Tornado.
None.	11,526 16	None.	1,460 00	None.	76,496 16	Fire.
None.	3,878 01	None.	1,463 00	None.	75,994 01	Fire and Sprinkler Leakage.
None.	8,491 03	None.	1,037 50	None.	58,378 53	Fire.
None.	15,685 53	6,289 53	1,792 51	None.	153,067 57	"
None.	17,972 59	None.	None.	2,500 00	280,863 59	"
None.	None.	None.	2,607 08	None.	110,533 08	"
None.	44,180 34	None.	None.	None.	423,926 00	Fire and Tornado.
None.	16,377 83	None.	2,150 00	None.	163,627 89	Fire, Automobile and Inland Transportation.
None.	11,164 13	None.	1,902 92	None.	110,819 65	Fire.
None.	11,928 09	None.	None.	1,000 60	132,638 89	"
None.	83,148 30	25,493 92	7,520 50	None.	521,673 12	Fire and Tornado.
None.	12,162 65	None.	366 66	None.	69,529 31	Fire.
None.	24,335 48	15,277 20	1,234 44	None.	140 947 12	Fire and Automobile.
None.	21,797 84	30,098 58	393 75	3,117 65	176,657 82	Fire.
46,200 00	247,743 81	39,453 01	13,636 26	None.	1,243,008 05	Fire, Automobile, Inland Transportation, Sprinkler Leakage and Tornado.

TABLE III—*Concluded.*—Showing the Assets in Canada of British, United States classes of Insurance

UNITED STATES AND OTHER COMPANIES—

Companies.	Commenced Business in Canada. (Fire).	Real Estate.	Loans on Real Estate.	Bonds and Debentures.
		$ cts.	$ cts.	$ cts.
Home Insurance Co.	January 1, 1902.	None.	None.	739,264 66
Insurance Co. of North America.	October 16, 1889.	None.	None.	369,596 37
Insurance Co of the State of Pa.	March 22, 1912.	None.	None.	112,806 73
Lumber Insurance Co.	October 8, 1906.	None.	None.	77,430 00
National-Ben Franklin.	May 23, 1914.	None.	None.	173,515 66
National Fire of Hartford.	August 3, 1908.	None.	None.	579,700 00
National Union Fire of Pittsburgh, Pa.	August 12, 1911.	None.	None.	207,279 38
La Nationale Compagnie d'Assurances	February 13, 1914.	None.	None.	50,257 20
Niagara Fire.	July 19, 1912.	None.	None.	196,750 00
Northwestern National.	May 22, 1912.	None.	None.	104,048 20
Phœnix, of Hartford.	May 20, 1890.	None.	None	419,894 20
Providence Washington.	January 9, 1912.	None.	None.	189,810 00
Queen, of America.	November 2, 1891.	None.	None.	569,931 11
Springfield Fire and Marine.	November 5, 1908.	None.	None.	427,518 20
St. Paul Fire and Marine.	September 14, 1907.	None.	None.	266,482 29
L'Union, Paris, France.	April 11, 1911.	None.	None	161,405 33
Westchester Fire.	May 28, 1912.	None.	None.	138,095 89
Totals		None.	8,560 00	8,213,697 16

and Other Companies doing business of Fire Insurance or of Fire and other in Canada—*Concluded.*

ASSETS IN CANADA AT DECEMBER 31, 1914—*Concluded.*

Stocks.	Agents' Balances and Premiums Outstanding	Cash on hand and in Banks.	Interest and Rents Due and Accrued	Other Assets.	Total Assets in Canada.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
None.	183,784 21	None.	None.	None.	923,048 87	Fire, Automobile, Sprinkler Leakage, Hail and Tornado.
None.	30,347 13	120,327 51	3,623 08	None.	523,894 09	Fire, Automobile and Inland Transportation.
103,500 00	15,753 83	None.	1,930 58	None.	233,991 14	Fire.
None.	12,659 10	2,050 75	1,523 00	None.	93,662 85	"
None.	20,261 25	14,265 32	4,335 55	None.	212,377 78	"
None.	91,743 53	None.	9,562 11	None.	681,005 64	Fire and Tornado.
None.	28,599 08	None.	3,625 35	None.	239,503 81	Fire and Tornado.
None.	12,427 33	52,855 08	448 73	None.	115,988 34	Fire.
None.	22,316 36	26,064 33	3,210 30	None.	248,340 99	Fire, Automobile and Tornado.
None.	27,610 33	2,764 26	2,412 42	None.	136,835 21	Fire, Hail and Tornado.
101,069 00	62,790 86	25,729 22	6,618 71	5,962 80	652,064 79	Fire.
23,100 00	16,181 53	None.	2,509 16	None.	231,600 69	Fire and Automobile.
None.	67,103 85	53,497 04	8,123 16	3,000 00	701,655 16	Fire, Automobile and Inland Transportation.
None.	103,173 80	None.	5,867 87	None.	536,559 87	Fire, Sprinkler Leakage and Tornado.
None.	32,797 15	None.	923 17	None.	300,202 61	Fire, Automobile, Inland Transportation and Tornado.
None.	33,615 52	33,601 89	None.	6,913 07	235,535 81	Fire.
None.	19,552 45	1,232 05	2,069 94	3,524 90	164,475 23	"
273,869 00	1,400,870 79	448,999 69	95,457 03	26,028 02	10,467,421 69	

TABLE IV.—Showing the Liabilities in Canada of British, United States and Other Companies doing business of Fire Insurance or of Fire and Other Insurance in Canada, for the Year 1914.

BRITISH COMPANIES—LIABILITIES IN CANADA AT DEC. 31, 1914.

Companies.	Unsettled Losses. (Fire)	Reserve of Unearned Premiums. (Fire)	Liabilities under Life and other Branches.	Sundry. (Fire.)	Total Liabilities in Canada.	Excess of Assets over Liabilities. in Canada.	Nature of business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
Alliance	4,219 50	145,059 45		2,608 50	151,887 45	163,059 76	Fire.
Atlas	39,169 87	328,153 38		3,500 00	370,823 25	140,099 30	Fire.
Caledonian	39,615 87	294,726 38		6,653 05	340,995 30	183,195 36	Fire.
Commercial Union	46,096 60	610,840 96		15,356 21	672,293 77	714,091 83	Fire.
Employers' Liability	38,045 00	170,540 67	539,695 89	5,000 00	753,281 56	705,375 47	Fire, Accident, Guarantee and Sickness.
General Accident Fire and Life	23,058 23	163,670 42		11,344 04	198,072 69	185,645 69	Fire.
Guardian Assurance Co	47,130 77	553,872 66		12,500 89	613,504 32	736,657 01	Fire.
Law Union and Rock	42,790 00	172,405 12	40,530 82	3,158 70	258,884 64	10,448,962 40	Fire, Accident and Sickness.
Liverpool and London and Globe	117,495 06	874,272 54	70,045 00	8,829 49	1,070,642 09	2,639,174 42	Fire and Life.
London and Lancashire Fire	35,857 08	441,373 93		8,335 00	485,566 01	388,607 65	Fire.
London Assurance	27,857 00	197,701 15	13,046 00	6,731 45	245,335 60	104,860 09	Fire and Life.
Marine Insurance Co	None.	None.	22,488 40	None.	22,488 40	95,141 60	Fire, Automobile and Inland Transportation.
North British and Mercantile	79,484 40	602,149 87		21,713 36	703,347 63	728,428 21	Fire.
Northern Assurance Co	52,028 17	443,187 12		12,235 83	507,451 12	315,898 81	Fire.
Norwich Union Fire	38,762 92	476,630 43	22,838 97	6,411 87	544,644 19	476,823 00	Fire, Accident, Sickness and Plate Glass.
Palatine Insurance Co	11,086 86	132,218 86		3,639 73	146,945 45	141,938 74	Fire.
Phœnix, of London	48,455 68	623,387 82		5,000 00	676,843 50	289,679 81	Fire.
Provincial	12,174 66	19,712 28		1,669 92	33,556 86	87,287 91	Fire.
Royal Exchange	3,968 44	250,518 51	25,973 83	6,761 57	287,222 35	745,313 61	Fire, Accident, Sickness and Automobile.
Royal Insurance Co	73,178 00	930,042 55		27,001 72	1,030,222 27	1,748,755 60	Fire.
Scottish Union and National	27,100 00	235,458 43	662 76	3,000 00	266,221 19	1,038,883 68	Fire and Tornado.
Sun Insurance Office	25,059 90	308,965 24		6,466 75	340,491 89	315,750 46	Fire.
Union Assurance Society	22,701 92	294,881 78		3,500 00	321,083 70	284,767 33	Fire.
Yorkshire	23,652 00	219,000 32	37,848 76	7,780 00	288,281 08	2,843,593 72	Fire, Automobile, Accident, Sickness, Plate Glass and Live Stock.
Totals	878,987 93	8,488,769 87	773,130 43	189,198 08	10,330,086 31	25,521,991 46	

UNITED STATES AND OTHER COMPANIES—LIABILITIES IN CANADA AT DEC. 31, 1914.

Ætna Insurance Co	65,471 97	207,042 48	18,411 89	2,500 00	293,426 34	51,381 59	Fire, Automobile and Tornado.
American Central	31,633 30	59,796 40	556 82	1,500 00	93,486 52	150,223 06	Fire and Tornado.
American Insurance Co	9,291 00	26,758 37		338 10	36,387 47	40,108 69	Fire.
American Lloyds	55 00	7,172 27	9,856 80	357 37	17,441 44	58,552 57	Fire and Sprinkler Leakage
California Insurance Co	3,643 47	20,829 72		763 05	25,236 24	33,142 29	Fire.
Connecticut Fire	13,110 58	86,611 15		3,996 15	103,717 88	49,349 69	Fire.
Continental Insurance Co	32,204 06	158,088 14		2,000 00	192,292 20	88,571 39	Fire.
Equitable Fire and Marine	2,620 00	15,422 84		250 00	18,292 84	92,240 24	Fire.
Fidelity-Phenix	58,410 51	190,639 82	1,731 86	4,321 78	255,103 97	168,822 03	Fire and Tornado.
*Fireman's Fund	13,611 33	53,293 63	28,469 01	1,450 00	96,823 97	6,803 83	Fire, Automobile and Inland Transportation.
Firemen's Insurance Co	3,124 63	65,080 02		1,087 98	69,292 63	41,527 02	Fire.
Compagnie d'Assurances Générales	17,437 67	42,205 92		2,310 60	61,954 19	60,684 70	Fire.
German American	41,844 00	264,059 60	17 06	2,222 46	308,143 12	213,530 00	Fire and Tornado.
Germania Fire	9,003 21	35,245 84		3,284 45	47,533 50	21,995 81	Fire.
Glens Falls	1,401 00	70,214 92	5,945 58	1,200 00	78,761 50	62,185 62	Fire and Automobile.
Globe and Rutgers	6,504 50	50,447 22		1,150 52	58,102 24	98,555 58	Fire.
Hartford Fire	92,484 93	613,041 77	33,221 12	12,529 53	751,277 35	491,730 70	Fire, Automobile, Inland Transportation, Sprinkler Leakage and Tornado
Home Insurance Co	58,892 00	502,121 31	13,503 75	5,000 00	579,517 06	343,531 81	Fire, Automobile, Sprinkler Leakage, Hail and Tornado.
Insurance Co. of North America	16,932 70	250,541 15	22,779 86	None.	290,253 71	233,640 38	Fire, Automobile and Inland Transportation.
Insurance Co. of the State of Pa	28,229 03	72,581 31		1,500 00	102,310 34	131,680 80	Fire.
Lumber Insurance Co	1,640 31	36,567 35		378 20	38,585 86	55,076 99	Fire.
National-Ben Franklin	10,591 55	93,928 00		None.	104,519 55	107,858 23	Fire.
National Fire of Hartford	98,625 06	320,672 88	1,285 21	7,113 18	427,696 33	253,309 31	Fire and Tornado.
National Union Fire of Pittsburgh, Pa	14,872 01	114,344 10	896 39	2,415 69	132,528 19	106,975 62	Fire and Tornado.
La Nationale Compagnie d'Assurances	155 46	56,752 54		None.	56,908 00	59,080 34	Fire.
Niagara Fire	17,623 93	90,563 93	2,526 08	948 35	111,662 29	136,678 70	Fire, Automobile and Tornado.
Northwestern National	11,365 34	76,815 81	2,260 86	4,000 00	94,442 01	42,393 20	Fire, Hail and Tornado.
Phœnix, of Hartford	39,690 47	258,459 28		12,500 00	310,649 75	341,415 04	Fire.
Providence Washington	13,948 07	87,229 62	9,454 29	None.	110,631 98	120,968 71	Fire and Automobile.
Queen, of America	42,301 00	376,764 14	23,495 79	8,104 00	450,664 93	250,990 23	Fire, Automobile and Inland Transportation.
Springfield Fire and Marine	46,208 25	260,267 73	4,818 81	5,107 16	316,401 95	220,157 92	Fire, Sprinkler Leakage and Tornado.
St. Paul Fire and Marine	16,469 89	131,551 48	29,334 70	3,750 00	181,097 07	119,105 54	Fire, Automobile, Inland Transportation and Tornado.
L'Union, Paris, France	19,201 94	112,635 81		5,484 05	137,321 80	98,214 01	Fire.
Westchester Fire	20,217 23	81,081 39		4,250 00	105,548 62	58,926 61	Fire.
Totals	878,806 40	4,888,827 94	208,565 88	101,812 62	6,058,012 84	4,409,408 85	

*The figures for this company were corrected on examination after the detailed statement appearing on pages 83 to 86 had gone to press. The figures here given are believed to be correct.

TABLE V.—Showing the CASH INCOME and EXPENDITURE of Canadian

CANADIAN COMPANIES—INCOME

INCOME (CASH).

Companies.	Net Cash for Premiums.	Interest, Rents and Dividends on Stock.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Acadia Fire	145,559 68	34,596 28	None.	180,155 96	None.
Anglo-American	219,938 64	6,684 56	(a) —2,096 22	224,526 98	12,336 00
Beaver Fire	29,334 55	5,820 23	None.	35,154 78	15,025 00
British America	1,956,047 34	63,868 43	337 00	2,020,252 77	None.
British Colonial	198,128 58	6,351 09	(b) 350 00	204,829 67	350 00
British Northwestern	46,321 42	11,818 47	(b) 2,480 00	60,619 89	16,745 70
Canada National	176,608 94	95,113 45	None.	271,722 39	270,152 89
Canadian Fire	286,347 47	53,436 39	None.	339,783 86	None.
Dominion Fire	213,768 63	9,868 64	13,666 14	237,303 41	33,510 00
Equity Fire	—15,608 59	4,705 35	(a) —18,632 01	—29,535 25	30,804 67
Factories Insurance Co	284,285 95	4,610 55	.....	288,896 50	None.
Hudson Bay	87,867 95	12,665 98	None.	100,533 93	None.
Imperial Underwriters	95,354 95	15,142 84	.....	110,497 79	None.
Liverpool-Manitoba	419,495 38	32,921 85	None.	452,417 23	None.
London Mutual	532,441 19	17,558 74	(c) 3,133 01	553,132 94	None.
Mercantile Fire	244,851 28	18,785 34	46 50	263,683 12	None.
Montreal-Canada	136,178 34	5,557 36	None.	141,735 70	37,635 00
Mount Royal	387,301 14	32,582 89	None.	419,884 03	None.
North Empire Fire	94,091 49	17,119 73	None.	111,211 22	989 49
North West Fire	129,631 83	13,304 83	None.	142,936 66	None.
Occidental Fire	136,958 79	18,162 91	None.	155,121 70	5,689 64
Pacific Coast Fire	96,389 10	42,670 80	(d) 14,060 54	153,120 44	27,935 32
Quebec Fire	247,034 52	25,114 06	None.	272,148 58	None.
Western	2,974,553 63	91,998 52	(f) 1,911 73	3,068,463 88	None.
Totals	9,122,882 20	640,459 29	15,256 69	9,778,598 18	451,173 71

(a) Net loss on securities sold. (b) Premium on capital stock. (d) (Including $13,974 03 premium on capital stock. (c) Including $2,858.80 profit on securities sold. (f) Including $180 profit on securities sold.

SESSIONAL PAPER No. 8

Companies doing Fire, Marine and other Insurance.

AND EXPENDITURE, 1914.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stock-holders.	Total Cash Expenditure.	e Excess of Premiums over Losses paid. — d The Reverse	e Excess of Income over Expenditure. — d The Reverse	Nature of Business.
$ cts.	$ cts.	$ cts	$ cts.	$ cts	$ cts.	
89,826 76	68,536 40	24,000 00	182,363 16	e 55,732 92	d 2,207 20	Fire.
125,172 36	90,700 74	None.	215,873 10	e 94,766 28	e 8,653 88	"
445 55	7,355 55	None.	7,801 10	e 28,889 00	e 27,353 68	"
1,266,148 08	759,410 69	19,250 00	2,044,808 77	e 689,899 26	d 24,556 00	Fire, Hail and Marine.
26,494 37	116,747 03	None.	143,241 40	e 171,634 21	e 61,588 27	Fire.
38,831 50	32,285 85	9,458 70	80,576 05	e 7,489 92	d 19,956 16	"
79,174 06	†146,679 43	28,914 72	254,768 21	e 97,434 88	e 16,954 18	"
126,366 68	100,014 22	50,000 00	276,380 90	e 159,980 79	e 63,402 96	"
156,371 47	80,876 52	None.	237,247 99	e 57,397 16	e 55 42	"
87,920 69	57,867 54	None.	145,788 23	d 103,529 28	d 175,323 48	"
149,851 98	97,899 31	None.	247,751 29	e 134,433 97	e 41,145 21	"
52,318 21	78,992 43	7,198 05	138,508 69	e 35,549 74	d 37,974 76	Fire and Hail.
41,782 73	*78,137 76	None.	119,920 49	e 53,572 22	d 9,422 70	Fire and Plate Glass.
250,558 10	138,424 12	12,500 00	401,482 22	e 168,937 28	e 50,935 01	"
407,900 86	208,435 77	None.	616,336 63	e 124,540 33	d 63,203 69	"
171,602 51	82,696 19	5,000 00	259,298 61	e 73,248 77	e 4,384 51	"
95,853 85	66,886 86	None.	162,740 71	e 40,324 49	d 21,005 01	"
155,876 49	123,325 49	25,000 00	304,201 98	e 231,424 65	e 115,682 05	Fire and Plate Glass.
67,187 48	36,160 04	17,295 64	120,643 16	e 26,904 01	d 9,431 94	Fire.
73,330 11	44,931 80	6,000 00	124,261 91	e 56,301 72	e 18,674 75	"
85,346 11	51,877 46	8,464 79	145,688 36	e 51,612 68	e 9,433 34	"
64,822 43	46,452 52	56,506 63	167,781 58	e 31,566 67	d 14,661 14	"
122,804 66	81,945 56	25,000 00	229,750 22	e 124,229 86	e 42,398 36	"
1,993,055 82	1,043,287 81	35,000 00	3,071,343 63	e 981,497 81	d 2,879 75	Fire, Marine, Inland Transportation and Tornado.
5,729,042 86	3,639,927 00	329,588 53	9,698,558 39	e 3,393,839 34	e 80,039 79	

* Including $43,265.43 remitted to Sun Insurance Office.
† Including investment expenses, $40,889.18.

TABLE V.—Showing the Cash Income and Expenditure in Canada of British, other

BRITISH

INCOME (CASH).

Companies.	Net Cash for Premiums. (Fire.)	Interest, Rents and Dividends on Stock.	Sundry (Fire.)	Total Cash Income. (Fire.)	Income from Branches other than Fire and Life.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Alliance	213,203 43	None.	None.	213,203 43	.....
Atlas	526,215 76	18,233 02	None.	544,448 78	.....
Caledonian	442,976 40	20,577 50	None.	463,553 90	.....
Commercial Union	1,000,068 65	55,422 60	36 00	1,055,527 25	.....
Employers' Liability	308,401 94	None.	None.	308,401 94	1,005,900 73
General Accident Fire and Life	267,202 87	15,367 23	16 90	282,587 00	.....
Guardian Assurance Co	958,194 85	55,201 26	None.	1,013,396 11	.....
Law, Union and Rock	282,304 80	538,615 83	17 75	820,938 38	79,031 81
Liverpool and London and Globe	1,383,304 77	158,057 17	None.	1,541,361 94	.....
London and Lancashire Fire	691,560 77	25,850 41	161 05	717,572 23	.....
London Assurance	310,412 16	11,426 26	None.	321,838 42	.....
Marine Insurance Co	None.	None.	None.	None.	115,041 09
North British and Mercantile	943,906 87	54,820 94	None.	998,727 81	.....
Northern Assurance Co	736,047 16	24,804 61	None.	760,851 77	.....
Norwich Union Fire	770,641 88	34,848 03	143 19	805,633 10	41,235 59
Palatine Insurance Co	239,666 13	10,829 69	None.	250,495 82	.....
Phœnix of London	1,035,778 22	38,225 07	None.	1,074,003 29	.....
Provincial	45,591 38	195 84	None.	45,787 22	.....
Royal Exchange	422,439 79	18,472 32	None.	440,912 11	59,889 94
Royal Insurance Co	1,450,548 80	97,680 10	None.	1,548,228 90	.....
Scottish Union and National	350,475 37	40,826 78	None.	391,302 15	199 60
Sun Insurance Office	484,221 85	4,863 97	81 45	489,167 27	.....
Union Assurance Society	480,991 54	21,158 30	None.	502,149 84	.....
Yorkshire	366,752 61	125,466 35	None.	492,218 96	80,098 70
Totals	13,710,908 00	1,370,943 20	456 34	15,082,307 62	1,381,397 46

SESSIONAL PAPER No. 8

United States and other Companies transacting the Business of Fire and Insurance.

COMPANIES.

EXPENDITURE (CASH.)

Paid for Losses. (Fire.)	General Expenses. (Fire.)	Total Cash Expenditure. (Fire.)	Expenditure on account of Branches other than Fire & Life.	*e* Excess of Premiums over Losses paid. (Fire.) *d* The Reverse	*e* Excess of Income over Expenditure. (Fire.) *d* The Reverse	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
144,835 78	71,314 71	216,150 49	.....	*e* 68,367 65	*d* 2,947 06	Fire.
328,301 39	162,834 80	491,136 19	.....	*e* 197,914 37	*e* 53,312 59	"
274,449 83	142,614 73	417,064 56	.....	*e* 168,526 37	*e* 46,489 34	"
470,221 95	302,540 64	772,762 59	.....	*e* 529,846 70	*e* 282,764 66	"
153,515 04	103,383 96	256,899 00	901,477 15	*e* 154,886 90	*e* 51,502 94	Fire, Accident, Sickness and Guarantee.
111,151 56	96,725 97	207,877 53	.....	*e* 156,051 31	*e* 74,709 47	Fire.
558,248 43	283,908 15	842,156 58	.....	*e* 399,946 42	*e* 171,239 53	"
137,003 43	94,870 08	231,873 51	75,743 82	*e* 145,301 37	*e* 589,064 87	Fire, Accident and Sickness.
902,101 48	426,926 11	1,329,027 59	.....	*e* 481,203 29	*e* 212,334 35	Fire.
391,199 94	225,258 60	616,458 54	.....	*e* 300,360 83	*e* 101,113 69	"
128,501 62	108,464 31	236,965 93	.....	*e* 181,910 54	*e* 84,872 49	"
None.	None.	None.	84,793 42	None.	None.	Fire, Automobile and Inland Transportation.
595,746 20	287,559 83	883,306 03	.....	*e* 348,160 67	*e* 115,421 78	Fire.
469,371 88	228,773 18	698,145 06	.....	*e* 266,675 28	*e* 62,706 71	"
470,923 01	254,985 87	725,908 88	35,668 79	*e* 269,718 87	*e* 79,724 22	Fire, Accident, Sickness and Plate Glass.
155,132 36	80,500 05	235,632 41	.....	*e* 84,533 77	*e* 14,863 41	Fire.
579,207 20	323,898 36	903,105 56	.....	*e* 456,571 02	*e* 170,897 73	"
38,618 26	9,880 42	48,598 68	.....	*e* 6,973 12	*d* 2,721 46	"
162,218 12	131,731 67	293,949 79	53,580 69	*e* 260,221 67	*e* 146,962 32	Fire, Accident, Sickness and Automobile
801,984 68	464,798 45	1,266,783 13	.....	*e* 648,564 12	*e* 281,445 77	Fire.
150,484 48	116,487 10	266,971 58	47 38	*e* 199,990 89	*e* 124,330 57	Fire and Tornado.
268,366 91	153,928 69	422,295 60	.....	*e* 215,854 94	*e* 66,871 67	Fire.
261,460 36	165,743 76	427,204 12	.....	*e* 219,531 18	*e* 74,945 72	"
243,438 24	119,192 37	362,630 61	67,488 76	*e* 123,314 37	*e* 129,588 35	Fire, Accident, Sickness, Automobile, Plate Glass and Live Stock.
7,796,482 15	4,356,331 81	12,152,813 96	1,218,800 01	*e* 5,914,425 85	*e* 2,929,493 66	

TABLE V.—*Concluded.*

INCOME (CASH).

Companies.	Net Cash for Premiums. (Fire.)	Interest, Rents and Dividends on Stock, &c. (Fire)	Sundry (Fire.)	Total Cash Income. (Fire.)	Income from Branches other than Fire and Life.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Ætna Insurance Co.	358,554 23	12,101 67	None.	370,655 90	28,583 15
American Central	163,551 19	6,851 46	27,871 29	198,273 94	186 25
American Insurance Co.	62,518 20	2,579 33	None.	65,097 53	.....
American Lloyds	17,009 75	1,463 00	None.	18,472 75	11,954 08
California Insurance Co.	37,410 04	3,050 00	None.	40,460 04	.....
Connecticut Fire	124,132 64	6,333 14	None.	130,465 78	.....
Continental Insurance Co.	299,678 58	11,972 00	None.	311,650 58	.....
Equitable Fire and Marine	34,106 24	4,292 00	None.	38,398 24	.....
Fidelity-Phenix	362,151 27	16,607 46	None.	378,758 73	493 40
†Fireman's Fund	117,918 04	None.	None.	117,918 04	98,532 99
Firemen's Insurance Co.	89,562 20	None.	None.	89,562 20	.....
Compagnie d'Assurances Générales	82,382 39	None.	196 08	82,578 47	.....
German American	470,651 65	15,628 87	None.	486,280 52	28 94
Germania Fire	66,667 56	2,400 00	None.	69,067 56	.....
Glens Falls	133,962 10	3,386 92	None.	137,349 02	13,543 66
Globe and Rutgers	132,878 45	4,870 10	None.	137,748 55	.....
Hartford Fire	1,012,779 76	37,300 26	None.	1,050,080 02	51,107 78
Home Insurance Co.	817,418 94	31,418 31	None.	848,837 25	128,518 80
Insurance Co. of North America	441,419 90	16,178 83	None.	457,598 73	51,994 83
Insurance Co. of the State of Pa	146,982 21	10,149 78	None.	157,131 99	.....
Lumber Insurance Co.	100,581 22	3,045 00	None.	103,626 22	.....
National-Ben Franklin	155,674 73	4,162 50	None.	159,837 23	.....
*National Fire of Hartford	637,386 18	25,762 50	None.	663,148 68	564 40
National Union Fire of Pittsburgh, Pa.	214,154 07	7,629 33	None.	221,783 40	461 68
La Nationale Compagnie d'Ass	103,479 48	1,346 17	None.	104,825 65	.....
Niagara Fire	187,012 03	6,950 00	None.	193,962 03	12,634 56
Northwestern National	142,583 64	8,505 14	None.	151,088 78	53,958 51
Phœnix of Hartford	402,016 21	27,749 33	None.	429,765 54	.....
Providence Washington	190,648 97	6,832 50	None.	197,481 47	18,797 29
Queen, of America	607,874 39	24,632 57	None.	632,506 96	57,449 90
Springfield Fire and Marine	481,373 09	23,529 32	None.	504,902 41	2,851 17
St. Paul Fire and Marine	236,513 34	12,190 00	None.	248,703 34	63,442 27
L'Union, Paris, France	187,704 18	751 41	None.	188,455 59	.....
Westchester Fire	152,862 60	20 85	None.	152,883 45	.....
Totals	8,771,599 47	339,689 75	28,067 37	9,139,356 59	595,103 66

*Including the business of the Atlantic Mutual Fire Insurance Co. which this company has reinsured.

†The figures for this company were corrected on examination after the detailed statement appearing on pages 83 to 86 had gone to press. The figures here given are believed to be correct.

SESSIONAL PAPER No. 8

OTHER COMPANIES.

EXPENDITURE (CASH.)

Paid for Losses. (Fire)	General Expenses. (Fire)	Total Cash Expenditure. (Fire)	Expenditure on account of Branches other than Fire and Life	e Excess of Premiums over Losses paid. (Fire) d The Reverse	e Excess of Income over Expenditure. (Fire.) d The Reverse	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
157,402 60	97,545 40	254,948 00	27,923 88 e	201,151 63 e	115,707 90	Fire, Automobile, and Tornado.
116,410 87	31,955 89	148,366 76	52 93 e	47,140 32 e	49,907 18	Fire and Tornado.
31,000 93	17,640 29	48,641 22	..... e	31,517 27 e	16,456 31	Fire.
546 66	6,242 74	6,789 40	9,948 34 e	16,463 09 e	11,683 35	Fire and Sprinkler Leakage
18,454 01	10,321 98	28,775 99	..... e	18,956 03 e	11,684 05	Fire.
45,620 15	40,280 68	85,900 83	..... e	78,512 49 e	44,564 95	"
186,493 15	82,471 11	268,964 26	..... e	113,185 43 e	42,686 32	"
23,237 23	11,249 16	34,486 39	..... e	10,869 01 e	3,911 85	"
167,322 26	80,410 50	247,732 76	25 55 e	194,829 01 e	131,025 97	Fire and Tornado.
70,199 96	30,465 44	100,665 40	47,841 38 e	47,718 08 e	17,252 64	Fire, Automobile and Inland Transportation.
31,934 01	30,850 89	62,784 90	..... e	57,628 19 e	26,777 30	Fire.
57,609 31	18,124 55	75,733 86	..... e	24,773 08 e	6,844 61	"
282,743 21	121,399 46	404,142 67	36 00 e	187,908 44 e	82,137 85	Fire and Tornado.
39,898 61	19,717 47	59,616 08	..... e	26,768 95 e	9,451 48	Fire.
50,314 53	55,031 94	105,346 47	6,210 57 e	83,647 57 e	32,002 55	Fire and Automobile.
33,279 60	45,300 20	78,579 80	..... e	99,598 85 e	59,168 75	Fire.
497,045 03	269,366 37	766,411 40	25,369 14 e	515,734 73 e	283,668 62	Fire, Automobile, Inland Transportation Sprinkler Leakage and Tornado.
419,936 67	237,549 99	657,486 66	78,933 09 e	397,482 27 e	191,350 59	Fire, Automobile, Sprinkler Leakage, Hail and Tornado.
221,791 98	137,955 61	359,747 59	51,663 77 e	219,627 92 e	97,851 14	Fire, Automobile and Inland Transportation.
104,580 19	46,024 75	150,604 94	..... e	42,402 02 e	6,527 05	Fire.
81,918 97	28,816 95	110,735 92	..... e	18,662 25 d	7,109 70	"
24,376 96	61,575 81	85,952 77	..... e	131,297 77 e	73,884 46	"
334,060 49	176,693 78	510,754 27	61 81 e	303,325 69 e	152,394 41	Fire and Tornado.
128,503 61	65,245 58	193,749 19	278 00 e	85,650 46 e	28,034 21	"
10,092 36	40,703 61	50,795 97	..... e	93,387 12 e	54,029 68	Fire.
84,046 00	47,062 42	131,108 42	3,097 57 e	102,966 03 e	62,853 61	Fire, Automobile and Tornado.
65,299 72	48,235 15	113,534 87	53,958 51 e	77,283 92 e	37,553 91	Fire, Hail and Tornado.
237,983 25	141,254 48	379,237 73	..... e	164,032 96 e	50,527 81	Fire.
125,910 31	43,624 48	169,534 79	18,462 00 e	64,738 66 e	27,946 68	Fire and Automobile.
357,208 44	200,871 10	558,079 54	63,314 21 e	250,665 95 e	74,427 42	Fire, Automobile and Inland Transportation.
277,902 62	113,339 38	391,242 00	792 34 e	203,470 47 e	113,660 41	Fire, Tornado and Sprinkler Leakage.
101,116 18	67,853 54	168,969 72	46,411 32 e	135,397 16 e	79,733 62	Fire, Automobile, Inland Transportation and Tornado.
104,669 19	76,168 95	180,838 14	..... e	83,034 99 e	7,617 45	Fire.
89,591 28	49,957 55	139,548 83	..... e	63,271 32 e	13,334 62	"
4,578,500 34	2,551,307 20	7,129,807 54	434,380 41 e	4,193,099 13 e	2,009,549 05	

TABLE VI.—Showing the Rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent of Premiums received by Canadian Companies doing Fire or Fire and Other Insurance during 1914, also the Rates of the Premiums charged per cent of Amounts insured and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

——	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Dividend or Bonus to Stockholders per cent of Premiums received.	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the year (Fire).	Premiums charged thereon (Fire).	Rate of Premiums charged per cent of Risks taken.	Net Amount of insurance in force at Date.	Assets.	Rate of assets per cent of amount of Insurance in force.
Canadian Companies.						$	$ cts.		$	$ cts.	
Acadia Fire	Fire	61·71	47·08	16·49	101·23	18,657,931	254,781 62	1·37	17,734,357	710,664 02	4·01
Anglo-American	"	56·91	41·24	.....	96·15	23,665,075	330,417 12	1·40	35,696,641	293,692 44	·82
Beaver Fire	"	1·52	25·08	.....	22·19	4,605,656	77,478 78	1·68	1,352,095	166,609 82	12·32
British America	Fire, Marine and Hail	64·73	38·82	·98	101·22	358,450,433	3,047,603 41	·85	355,374,680	2,247,237 71	·63
British Colonial	Fire	13·37	58·92	.....	69·93	28,710,954	309,120 38	1·08	24,243,187	269,135 87	1·11
British Northwestern	"	83·83	69·70	20·42	132·92	5,593,064	102,461 57	1·83	5,398,474	289,558 40	5·36
Canada National	"	44·83	83·05	16·37	93·76	22,152,139	342,961 49	1·55	20,091,713	1,836,414 47	9·14
Canadian Fire	"	44·13	34·93	17·46	81·34	29,448,077	465,736 29	1·58	35,724,367	1,246,786 38	3·49
Dominion Fire	"	73·15	37·83	.....	99·98	28,158,802	391,846 47	1·39	32,534,789	329,500 46	1·01
Equity Fire	"	.....	.....	.....	.....	.....	.....	.....	None.	42,589 52	.....
Factories Insurance Co	"	52·71	34·44	.....	85·76	34,445,750	436,374 76	1·27	27,692,527	319,221 04	1·15
Hudson Bay	Fire and Hail	59·54	89·90	8·19	137·77	9,922,357	186,250 01	1·88	10,152,396	365,508 44	3·60
Imperial Underwriters	Fire	43·82	81·94	.....	108·53	10,528 108	121,942 36	1·16	9,021,125	249,700 18	2·77
Liverpool-Manitoba	"	59·73	33·00	2·98	88·74	39,478,395	529,725 43	1·34	46,099,895	812,517 32	1·76
London Mutual	"	77·51	36·74	.....	110·81	73,658,461	673,497 37	·91	88,603,256	573,618 74	·71
Mercantile Fire	"	70·08	33·77	2·04	98·34	25,390,361	300,096 92	1·18	30,568,902	492,551 78	1·61
Montreal-Canada	"	70·39	49·12	.....	114·82	15,358,818	211,879 57	1·38	22,596,917	205,701 70	·91
Mount Royal	Fire and Plate Glass	40·25	31·84	6·45	72·45	47,141,384	595,268 40	1·26	41,924,623	855,290 23	2·04
North Empire Fire	"	71·41	38·43	18·38	108·48	11,084,153	217,392 73	1·96	7,387,135	316,946 90	4·29
North West Fire	"	56·57	34·66	4·63	86·93	14,685,960	199,845 52	1·36	13,985,405	279,579 23	2·00
Occidental Fire	"	62·32	37·88	6·18	93·92	6,618,790	147,149 15	2·22	10,579,058	353,807 18	3·34
Pacific Coast Fire	"	67·25	48·19	58·62	109·58	18,741,015	194,768 69	1·04	13,666,206	977,776 48	7·15

Quebec Fire	"	49·59	33·09	10·09	84·42	28,001,652	308,664 91	1·10	32,929,355	657,058 00	1·99
Western	Fire, Marine, Inland Transportation and Tornado	67·00	35·17	1·18	100·10	592,054,313	4,387,686 85	·73	491,457,295	3,609,712 95	·73
Totals		62·80	39·90	3·61	99·18	1,446,551,648	13,832,949 83	·96	1,374,814,398	17,501,179 26	1·27

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British, United States and Other Companies doing Fire Insurance in Canada during 1914, also the Rates of Premiums charged per cent of Amounts insured.

——	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
British Companies.					$	$ cts.	
Alliance	Fire	67·93	33·45	101·38	26,155,118	252,995 49	·97
Atlas	"	62·39	30·94	93·33	48,149,735	612,457 67	1·27
Caledonian	"	61·96	32·19	94·15	45,463,173	526,309 59	1·16
Commercial Union	"	47·02	30·25	77·27	102,738,333	1,104,297 71	1·07
Employers' Liability	"	49·78	33·52	83·30	35,333,456	385,714 47	1·09
General Accident Fire and Life	"	41·60	36·20	77·80	29,702,725	342,510 85	1·15
Guardian Assurance Co	"	58·26	29·63	87·89	86,567,723	1,120,801 47	1·29
Law Union and Rock	"	48·53	33·61	82·14	28,687,972	334,763 71	1·17
Liverpool and London and Globe	"	65·21	30·86	96·08	142,723,265	1,788,922 19	1·25
London and Lancashire Fire	"	56·57	32·57	89·14	83,550,996	897,887 18	1·07
London Assurance	"	41·40	34·94	76·34	31,718,256	374,697 19	1·18
Marine Insurance Co	"	.....	.....	.....	None.	None.	.....
North British and Mercantile	"	63·11	30·46	93·58	96,286,336	1,140,073 59	1·18
Northern Assurance Co	"	63·77	31·08	94·85	67,398,717	877,017 61	1·30
Norwich Union Fire	"	61·11	33·09	94·20	73,606,390	889,302 49	1·21
Palatine Insurance Co	"	64·73	33·59	98·32	25,645,785	321,725 60	1·25
Phœnix of London	"	55·92	31·27	87·19	97,927,950	1,285,915 32	1·31
Provincial	"	84·71	21·69	106·40	7,811,504	54,191 99	·69
Royal Exchange	"	38·40	31·18	69·58	47,006,381	489,640 79	1·04
Royal Insurance Co	"	55·29	32·04	87·33	146,814,153	1,706,899 02	1·16
Scottish Union and National	"	42·94	33·24	76·17	39,592,727	421,576 90	1·06
Sun Insurance Office	"	55·42	31·79	87·21	44,282,491	565,298 66	1·28
Union Assurance Society	"	54·36	34·46	88·82	53,383,634	643,268 15	1·20
Yorkshire	"	66·38	32·50	98·88	37,653,674	442,444 12	1·18
Totals	.....	56·86	31·77	88·63	1,398,200,494	16,578,711 76	1·19

United States and Other Companies.

Ætna Insurance Co.	Fire	43·90	27·21	71·10	33,788,700	412,853 85	1·22
American Central	"	71·18	19·54	90·72	29,155,885	264,658 77	·91
American Insurance Co	"	49·59	28·22	77·80	5,023,310	85,398 67	1·70
American Lloyds	"	3·22	36·70	39·91	5,345,409	20,518 82	·38
California Insurance Co	"	49·33	27·59	76·92	3,108,615	58,613 52	1·89
Connecticut Fire	"	36·75	32·45	69·20	13,896,141	178,981 41	1·29
Continental Insurance Co	"	62·23	27·52	89·75	36,692,722	368,097 71	1·00
Equitable Fire and Marine	"	68·13	32·98	101·11	13,119,287	142,132 34	1·08
Fidelity-Phenix	"	46·20	22·21	68·41	37,744,470	459,911 42	1·22
Fireman's Fund	"	59·53	25·84	85·37	13,905,679	167,490 73	1·20
Firemen's Insurance Co	"	35·66	34·45	70·10	6,781,023	93,937 03	1·39
Compagnie d'Assurances Générales	"	69·93	22·00	91·93	10,441,094	123,124 64	1·18
German American	"	60·07	25·79	85·87	92,760,014	728,112 23	·78
Germania Fire	"	59·85	29·58	89·42	5,378,248	89,242 57	1·66
Glens Falls	"	37·56	41·08	78·64	13,536,325	181,413 55	1·34
Globe and Rutgers	"	25·05	34·09	59·14	14,447,534	141,731 65	·98
Hartford Fire	"	49·08	26·60	75·67	111,611,996	1,123,839 22	1·01
Home Insurance Co	"	51·37	29·06	78·43	95,506,363	1,074,805 75	1·13
Insurance Co. of North America	"	50·25	31·25	81·50	47,006,449	526,560 18	1·12
Insurance Co. of the State of Pa	"	71·15	31·31	102·46	15,083,672	199,671 76	1·32
Lumber Insurance Co	"	81·45	28·65	110·10	7,511,560	134,715 56	1·79
National-Ben Franklin	"	15·66	39·55	55·21	26,768,010	317,026 43	1·18
National Fire of Hartford	"	52·41	27·72	80·13	85,679,369	825,976 37	·96
National Union Fire of Pittsburgh, Pa	"	60·01	30·47	90·47	22,190,089	286,607 65	1·29
La Nationale Compagnie d'Assurances	"	9·75	39·33	49·09	11,187,317	141,988 92	1·27
Niagara Fire	"	44·94	25·17	70·11	16,538,612	222,293 69	1·34
North Western National	"	45·80	33·83	79·63	13,485,063	157,780 15	1·17
Phœnix of Hartford	"	59·20	35·14	94·33	48,347,747	541,722 92	1·12
Providence Washington	"	66·04	22·88	88·93	19,631,625	234,673 57	1·20
Queen, of America	"	58·76	33·04	91·81	57,315,877	726,860 34	1·27
Springfield Fire and Marine	"	57·73	23·54	81·28	71,730,495	614,485 06	·86
St. Paul Fire and Marine	"	42·75	28·69	71·44	22,725,149	310,869 50	1·37
L'Union, Paris, France	"	55·76	40·58	96·34	19,994,372	240,267 37	1·20
Westchester Fire	"	58·61	32·68	91·29	14,923 476	204,656 17	1·37
Totals		52·20	29·09	81·29	1,042,361,697	11,401,019 52	1·09

ANALYSIS and summary of the statements of fire insurance carried on property in Canada by fire insurance companies, associations or underwriters not licensed to transact business in Canada, such insurance having been effected under the provisions of Sec. 139 of the Insurance Act, 1910.

Province in which Property is Situated.	Amount of Insurance.
	$
Nova Scotia	4,548,412
New Brunswick	10,343,019
Quebec	68,121,237
Ontario	97,104,361
Manitoba	9,552,221
Saskatchewan	5,607,166
Alberta	6,267,145
British Columbia	17,104,624
Prince Edward Island	2,300
Yukon	1,002,850
	219,743,335

Nature of Property Insured.	Amount of Insurance.
	$
Lumber and lumbe mills	14,646,033
Other industrial plants and mercantile establishments	149,935,517
Stock and merchandise	26,417,171
Railway property and equipment	28,017,089
Miscellaneous	727,525
	219,743,335

Nature of Insurers.	Amount of Insurance.
	$
Lloyds' Association	62,869,527
Reciprocal Underwriters	20,611,378
Mutual Companies	108,847,511
Stock Companies	27,474,919
	219,743,335

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS OF ONE OR MORE CLASSES OF INSURANCE, OTHER THAN FIRE OR LIFE, IN CANADA FOR YEAR 1914, IN ACCORDANCE WITH THE INSURANCE ACT, 1910.

TABLE showing the Total Assets, and their nature, of Canadian Companies Insurance, Steam

CANADIAN COMPANIES

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	$ cts.	$ cts.	$ cts.	$ cts.
Boiler Inspection	None.	5,000 00	198,027 88	42,230 20
Canada Accident	None.	None.	432,356 08	19,500 00
Canada Hail	None.	None.	55,567 47	None.
Canada Weather	None.	None.	19,550 00	None.
Canadian Casualty and Boiler	None.	None.	127,471 65	4,140 00
Canadian Surety	None.	1,986 12	204,528 49	None.
Dominion Gresham	12,796 63	None.	167,118 53	None.
Dominion of Canada Guarantee and Accident	None.	None.	547,188 12	None.
General Accident	None.	None.	187,739 99	62,540 00
General Animals	None.	6,500 00	24,010 00	None.
Globe Indemnity Co. of Canada	None.	10,500 00	329,953 61	None.
Guarantee Co. of North America	346,150 00	None.	385,171 00	988,493 00
Guardian Accident and Guarantee	None.	None.	253,643 36	None.
Imperial Guarantee and Accident	1,625 00	11,100 00	288,926 00	None.
London and Lancashire Guarantee & Accident	125,011 50	None.	660,672 20	None.
Merchants Casualty Co	None.	10,000 00	49,665 65	None.
Merchants' & Employers' Guarantee & Accid.	None.	45,293 20	55,979 00	None.
Moose, Grand Lodge of the Loyal Order of..	None.	2,000 00	10,275 55	None.
North American Accident	None.	None.	164,712 99	8,535 00
Protective Association of Canada	None.	None.	37,573 36	None.
Title and Trust	None.	63,257 34	92,943 97	30,582 00
Totals	485,583 13	160,636 66	4,293,074 90	1,156,025 20

doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Boiler Insurance, etc.

—ASSETS AT DECEMBER 31, 1914.

Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest and Rents Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total Assets.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
102 42	15,727 28	3,950 01	7,540 66	2,789 00	275,367 45	Steam Boiler.
None.	38 807 52	3,772 62	59,022 73	17 85	553,476 80	Accident, Sickness, Burglary, Guarantee and Plate Glass.
None.	7,776 36	1,211 18	31,408 63	90 09	96,053 73	Hail.
None.	2,562 91	587 50	13,703 69	679 17	37,083 27	Weather.
298 72	19,472 19	2,408 24	12,904 14	2,312 30	160,007 24	Accident, Sickness and Steam Boiler.
None.	34,873 21	3,629 33	5,552 03	None.	250,569 18	Guarantee.
600 00	3,387 51	793 12	23,267 75	120,618 03	328,581 57	Accident, Automobile, Burglary, Guarantee and Sickness.
10,516 98	35,307 83	12,093 01	60,860 76	4,752 05	670,723 75	Accident, Sickness, Automobile, Burglary, Guarantee and Plate Glass.
3,162 73	40,023 82	4,553 37	33,026 29	3,845 68	334,891 88	Accident, Sickness and Automobile.
44 59	4,789 18	560 83	7,758 38	2,347 10	46,010 08	Live Stock.
None.	50,276 11	4,595 38	114,518 27	19,396 06	529,239 43	Accident, Sickness, Automobile, Burglary and Guarantee.
None.	136,842 52	6,191 49	8,452 78	30,230 71	1,901,536 50	Guarantee.
None.	12,503 23	4,180 38	22,461 53	629 11	293,417 61	Accident, Sickness, Guarantee, Burglary and Plate Glass.
3,490 42	62,230 34	1,539 72	40,861 25	5,198 91	415,021 64	Accident, Sickness, Automobile, Guarantee and Plate Glass.
4,305 50	538,898 84	7,875 43	261,952 99	12,578 66	1,611,295 12	Accident, Sickness, Automobile, Guarantee and Plate Glass.
None.	19,862 15	1,2[illegible]7 15	None.	5,000 00	85,714 95	Accident (excluding Employers' Liability) and Sickness.
None.	24,981 83	1,528 82	16,107 26	2,048 94	145,939 05	Accident and Sickness.
None.	1,702 61	231 25	177 15	None.	14,386 56	Sickness.
1,698 47	40,945 14	2,911 25	31,886 89	2,917 55	253,607 29	Accident, Sickness and Plate Glass
6,508 04	23,497 68	537 47	None.	975 01	69,091 56	Accident and Sickness.
None.	9,584 99	4,149 79	50 00	29,013 99	234,582 03	Title.
30,727 87	1,115,103 25	68,492 34	751,513 19	245,440 21	8,306,596 74	

TABLE showing the Total Liabilities of Canadian Companies doing business Steam Boiler

CANADIAN COMPANIES

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liability not including Capital Stock.
	$ cts.	$ cts.	$ cts.	$ cts.
Boiler Inspection	None.	87,828 55	325 50	88,154 05
Canada Accident	69,098 56	85,663 80	7,116 42	161,878 78
Canada Hail	None.	None.	140 03	140 03
Canada Weather	747 95	14,504 18	3,531 88	18,784 01
Canadian Casualty and Boiler	6,374 00	60,914 37	2,578 04	69,866 41
Canadian Surety	6,895 65	21,385 52	4,445 73	32,726 90
Dominion Gresham	12,931 81	49,010 68	43,004 66	104,947 15
Dominion of Canada Guarantee & Accident	57,304 00	149,251 17	2,500 00	209,055 17
General Accident	60,380 09	72,667 34	16,292 03	149,339 46
General Animals	8,940 83	18,867 88	1,523 26	29,331 97
Globe Indemnity Co. of Canada	87,689 95	160,956 50	8,622 33	257,268 78
Guarantee Co. of North America	36,863 00	94,009 86	99,925 14	230,798 00
Guardian Accident and Guarantee	21,181 44	35,865 78	6,859 89	63,907 11
Imperial Guarantee and Accident	25,109 21	102,858 91	12,250 00	140,218 12
London & Lancashire Guarantee & Accident	208,156 82	565,652 81	118,166 53	891,976 16
Merchants Casualty Co.	5,052 35	7,596 67	1,889 23	14,538 25
Merchants' & Employers' Guarantee & Accid.	9,770 51	24,119 23	643 96	34,533 70
Moose, Grand Lodge of the Loyal Order of	None.	None.	13,996 03	13,996 03
North American Accident	30,560 50	63,693 33	3,042 21	97,296 04
Protective Association of Canada	10,507 51	29,594 40	1,988 75	42,090 66
Title and Trust	None.	None.	5,617 57	5,617 57
Totals	657,564 18	1,641,440 98	354,459 19	2,656,464 35

of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Insurance, etc.

—LIABILITIES AT DECEMBER 31, 1914.

Excess Assets over Liabilities.	Capital Stock paid in cash.	Nature of Business.
$ cts.	$ cts.	
187,213 40	100,100 00	Steam Boiler.
391,598 02	43,320 00	Accident, Sickness, Burglary, Guarantee and Plate Glass.
95,913 70	75,000 00	Hail.
18,299 26	77,128 47	Weather.
90,140 83	50,000 00	Accident, Sickness and Steam Boiler.
217,842 38	200,000,00	Guarantee.
223,634 42	200,000 00	Accident, Automobile, Burglary, Guarantee and Sickness.
461,668 58	213,870 00	Accident, Sickness, Automobile, Burglary, Guarantee and Plate Glass.
185,552 42	50,000 00	Accident, Sickness and Automobile.
16,678 11	56,070 00	Live Stock.
271,970 65	100,000 00	Accident, Sickness, Automobile, Burglary and Guarantee.
1,670,738 50	304,600 00	Guarantee.
229,510 50	250,000 00	Accident, Sickness, Guarantee, Burglary and Plate Glass.
274,803 52	200,000 00	Accident, Sickness, Automobile, Guarantee and Plate Glass.
719,318 96	400,000 00	Accident, Sickness, Automobile, Guarantee and Plate Glass.
71,176 70	50,000 00	Accident (excluding Employers' Liability) and Sickness.
111,405 35	89,345 00	Accident and Sickness.
390 53	None.	Sickness.
156,311 25	88,799 95	Accident, Sickness, and Plate Glass.
27,000 90	20,000 00	Accident and Sickness.
228,964 51	188,325 00	Title.
5,650,132 39	2,756,558 42	

TABLE showing the Assets in Canada, and their nature, of Companies other
Burglary Insurance, Steam

BRITISH AND FOREIGN COMPANIES—ASSETS—

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	$ cts.	$ cts	$ cts	$ cts.
American and Foreign Marine	None.	None	25,220 00	None.
American Surety Co	None.	None.	59,630 00	None.
British and Foreign Marine	None.	None.	108,810 00	None.
Fidelity and Casualty Co	None.	None.	192,269 40	None.
Hartford Steam Boiler	None.	None.	36,900 00	None.
International Fidelity	None.	None.	4,900 00	None.
Lloyds Plate Glass	None.	None.	104,760 00	None.
London Guarantee and Accident	None.	None.	419,901 80	None.
Loyal Protective	None.	None.	25,330 00	None.
Maryland Casualty	None.	None.	367,361 50	None.
National Provincial Plate Glass	None.	None.	14,780 00	None.
National Surety Co	None.	None.	61,200 00	None.
New York Plate Glass	None.	None.	30,800 00	None.
Ocean Accident and Guarantee	6,483 20	None.	640,706 33	None.
Ocean Marine	None.	None.	111,602 40	None.
Railway Passengers	None.	None.	161,854 64	None.
Ridgely Protective	None.	None.	25,620 00	None.
Travelers Indemnity Co., Hartford	None.	None.	95,265 00	None.
United Commercial Travelers of America	None.	None.	27,000 00	None.
United States Fidelity and Guaranty	None.	None.	319,512 50	2,475 00
Totals	6,483 20.		2,833,423 72	2,475 00

than Canadian, doing business of Accident, Sickness, Guarantee, Plate Glass, Boiler Insurance, etc.

IN CANADA AT DECEMBER 31, 1914.

Agents' Balances and Bills Receivable.	Cash on hand and in Banks	Interest Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total Assets.	Nature of Business.
$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
None.	1,456 33	None.	None.	None.	26,676 33	Inland Transportation.
None.	164 98	1,340 00	2,919 01	None.	64,053 99	Guarantee.
None.	602 05	730 00	None.	None.	110,192 05	Inland Transportation and Sprinkler Leakage.
None.	16,792 91	3,168 22	24,503 62	None.	236,734 15	Accident, Sickness, Burglary, Plate Glass and Steam Boiler.
None.	None.	675 00	None.	None.	37,575 00	Steam Boiler.
None.	None.	None.	None.	None.	4,900 00	Guarantee.
None.	None.	950 90	6,464 67	100 00	112,275 57	Plate Glass.
None.	32,530 51	None.	81,621 08	2,000 00	536,053 39	Accident, Sickness, Burglary and Guarantee.
None.	10,100 00	237 50	None.	None.	35,667 50	Accident and Sickness.
None.	8,375 79	3,268 73	32,522 33	None.	411,528 44	Accident, Sickness, Burglary, Guarantee, Plate Glass, Sprinkler Leakage and Steam Boiler.
509 42	None.	None.	None.	None.	15,289 48	Plate Glass.
None.	7,291 75	505 00	1,805 98	None.	70,802 73	Guarantee.
None.	None.	574 47	4,577 86	None.	35,952 33	Plate Glass.
None.	155,617 62	None.	145,225 82	1,128 49	949,161 46	Accident, Sickness, Guarantee, and Plate Glass.
None.	None.	None.	1,461 96	None.	113,064 36	Inland Transportation.
None.	5,609 28	None.	26,643 35	1,350 00	195,457 27	Accident, Sickness, Guarantee Plate Glass and Automobile.
None.	None.	560 00	None.	None.	26,180 00	Accident and Sickness.
None.	None.	2,190 00	11,889 08	None.	109,344 08	Automobile, Sickness and Steam Boiler,
252 84	None.	600 00	436 00	None.	28,288 84	Accident.
None.	17,116 37	4,517 92	27,315 16	None.	370,936 95	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
762 26	255,657 59	19,367 74	367,385 92	4,578 49	3,490,133 92	

TABLE showing the Liabilities in Canada of Companies, other than Canadian, doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, etc.

BRITISH AND FOREIGN COMPANIES—LIABILITIES IN CANADA AT DECEMBER 31, 1914.

Companies.	Unsettled Losses.	Reserve of Uncarned Premiums.	Sundry.	Total. Liability.	Excess of Assets over Liabilities.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	
American and Foreign Marine	None.	None.	None.	None.	26,676 33	Inland Transportation.
American Surety Co	6,918 51	7,175 92	None.	14,094 43	49,959 56	Guarantee.
British and Foreign Marine	None.	540 40	None.	540 40	109,651 65	Inland Transportation and Sprinkler Leakage.
Fidelity and Casualty Co	14,657 90	115,593 65	1,953 90	132,205 45	104,528 70	Accident, Sickness, Burglary, Plate Glass and Steam Boiler.
Hartford Steam Boiler	None.	None.	None.	None.	37,575 00	Steam Boiler.
International Fidelity	456 54	2,464 50	None.	2,921 04	1,978 96	Guarantee.
Lloyds Plate Glass	5,575 00	60,953 43	725 00	67,253 43	45,022 14	Plate Glass.
London Guarantee and Accident	117,776 07	178,088 14	13,269 22	309,133 43	226,919 96	Accident, Sickness, Burglary and Guarantee.
Loyal Protective	12,693 12	13,006 40	2,396 76	28,096 28	7,571 22	Accident and Sickness.
Maryland Casualty	47,282 11	108,515 54	5,257 75	161,055 40	250,473 04	Accident, Sickness, Burglary, Guarantee, Plate Glass, Sprinkler Leakage and Steam Boiler.
National Provincial Plate Glass	450 00	10,887 39	None.	11,337 39	3,952 09	Plate Glass.
National Surety Co	23,431 72	23,832 18	1,769 52	49,033 42	21,769 31	Guarantee.
New York Plate Glass	1,593 00	14,407 56	2,111 39	18,111 95	17,840 38	Plate Glass.
Ocean Accident and Guarantee	184,420 71	257,948 67	6,898 33	449,267 71	499,893 75	Accident, Sickness, Guarantee and Plate Glass.
Ocean Marine	200 00	None.	None.	200 00	112,864 26	Inland Transportation.
Railway Passengers	36,389 25	66,749 78	1,500 00	104,639 03	90,818 24	Accident, Sickness, Guarantee, Plate Glass and Automobile.
Ridgely Protective	709 94	534 46	726 85	1,971 25	24,208 75	Accident and Sickness.
Travelers Indemnity Co., Hartford	23,632 28	44,776 67	499 27	68,908 22	40,435 86	Automobile, Sickness and Steam Boiler.
United Commercial Travelers of America	7,260 00	None.	1,300 00	8,560 00	19,728 84	Accident.
United States Fidelity and Guaranty	61,189 00	148,530 00	2,000 00	211,719 00	159,217 95	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
Totals	544,635 15	1,054,004 69	40,407 99	1,639,047 83	1,851,086 09	

SESSIONAL PAPER No. 9

TABLE showing the Cash Income of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, etc.

INCOME (CASH) 1914.

Companies.	Net Cash for Premiums.	Interest, Rents and Dividends on Stock, etc.	Sundry.	Total Cash Income.	Received on Account of Capital not included in Income.
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
Boiler Inspection	70,415 06	11,276 76	* 1,175 87	82,867 69	None.
Canada Accident	333,514 20	21,574 25	None.	355,088 45	None.
Canada Hail	43,864 77	3,506 19	None.	47,370 96	None.
Canada Weather	35,883 19	222 49	204 59	36,310 27	6,878 47
Canadian Casualty and Boiler	99,308 69	6,757 28	4,030 35	110,096 32	None.
Canadian Surety	52,546 47	7,174 88	161 74	59,883 09	None.
Dominion Gresham	136,169 82	8,452 09	11,162 53	155,784 44	None.
Dominion of Canada Guarantee and Accident	416,924 93	27,830 82	None.	444,755 75	30,550 00
General Accident	324,024 24	13,281 67	None.	337,305 91	None.
General Animals	69,053 75	2,952 24	None.	72,005 99	9,110 00
Globe Indemnity Co. of Canada	533,328 88	17,234 78	None.	550,563 66	37,500 00
Guarantee Co. of North America	227,583 50	80,515 18	† 3,354 32	311,453 00	None.
Guardian Accident and Guarantee	109,271 16	12,922 97	None.	122,194 13	None.
Imperial Guarantee and Accident	277,890 02	15,827 83	1,559 56	295,277 41	None.
London and Lancashire Guarantee and Accident	1,370,592 73	39,714 49	3,422 16	1,413,729 38	None.
Merchants Casualty Co	78,923 12	2,239 88	90,933 50	172,096 50	14,060 00
Merchants' and Employers' Guarantee and Accident	79,674 63	5,414 42	**8,791 00	93,880 05	16,654 00
Moose, Grand Lodge of the Loyal Order of	6,769 50	639 84	None.	7,409 34	None.
North American Accident	212,796 05	7,719 58	None.	220,515 63	None.
Protective Association of Canada	152,773 39	1,865 51	None.	154,638 90	None.
Title and Trust	103 96	16,113 55	None.	16,217 51	22,675 00
Totals	4,631,412 06	303,236 70	124,795 62	5,059,444 38	137,427 47

*Including $76.93 net loss on sale of securities.
†Being $8,051.72 profit on sale of stocks and real estate, less $4,697.40 loss in revenue from real estate
**Including $7,330 premium on capital stock.

TABLE showing the Cash Expenditure of Canadian Companies doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, etc.

EXPENDITURE (CASH), 1914.

Companies.	Paid for Losses.	General Expenses.	Dividends or Bonuses to Stockholders.	Total Cash Expenditure.	Nature of Business.
	$ cts.	$ cts.	$ cts.	$ cts.	
Boiler Inspection	6,641 30	64,382 14	None.	71,023 44	Steam Boiler.
Canada Accident	162,647 10	130,450 25	4,332 00	297,429 35	Accident, Sickness, Guarantee, Plate Glass and Burglary
Canada Hail	18,167 12	33,205 51	None.	51,372 63	Hail.
Canada Weather	19,085 51	19,710 52	None.	38,796 03	Weather.
Canadian Casualty and Boiler	31,750 66	70,368 97	5,000 00	110,119 63	Accident, Sickness and Steam Boiler.
Canadian Surety	8,995 52	36,324 71	None.	45,320 23	Guarantee.
Dominion Gresham	62,391 70	71,740 29	16,000 00	150,131 99	Accident, Sickness, Automobile, Burglary and Guarantee.
Dominion of Canada Guarantee and Accident	179,879 88	204,980 58	59,575 50	444,435 96	Accident, Sickness, Automobile, Burglary, Guarantee and Plate Glass.
General Accident	126,490 09	148,525 81	30,000 00	305,015 90	Accident, Sickness aad Automobile.
General Animals	45,945 49	36,144 71	None.	82,090 20	Live Stock.
Globe Indemnity Co. of Canada	289,850 89	256,236 59	47,500 00	593,587 48	Accident, Sickness, Automobile, Burglary and Guarantee.
Guarantee Co. of North America	92,051 33	161,246 95	36,552 00	289,850 28	Guarantee.
Guardian Accident and Guarantee	60,984 40	60,087 83	None.	121,072 23	Accident, Sickness, Guarantee, Burglary and Plate Glass.
Imperial Guarantee and Accident	123,302 95	142,078 38	12,000 00	277,381 33	Accident, Sickness, Automobile, Guarantee and Plate Glass.
London and Lancashire Guarantee and Accident	467,914 16	627,384 67	None.	1,095,298 83	Accident, Sickness, Automobile, Guarantee and Plate Glass.
Merchants Casualty Co	28,475 28	127,068 37	1,605 75	157,149 40	Accident (excluding Employers' Liability) and Sickness.
Merchants' and Employers' Guarantee and Accident	25,444 09	42,803 79	None.	68,247 88	Accident and Sickness.
Moose, Grand Lodge of the Loyal Order of	1,324 05	4,014 28	None.	5,338 33	Sickness.
North American Accident	85,284 86	79,167 50	8,879 95	173,332 31	Accident, Sickness and Plate Glass.
Protective Association of Canada	90,943 00	60,272 60	None.	151,215 60	Accident and Sickness.
Title and Trust	None.	656 52	9,704 42	10,360 94	Title.
Totals	1,930,569 38	2,376,850 97	231,149 62	4,538,569 97	

TABLE showing the Income and Expenditure in Canada of Companies, other than Canadian, doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, etc.

Companies.	INCOME (Cash), 1914.				EXPENDITURE (Cash), 1914.			
	Net Cash for Premiums	Interest and Dividends on Stock.	Sundry.	Total Cash Income.	Paid for Losses.	General Expenses.	Total Cash Expenditure.	*e* Excess of Income over Expenditure — *d* The Reverse
	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.	$ cts.
American and Foreign Marine	12,052 08	None.	None.	12,052 08	None.	3,020 26	3,020 26	*e* 9,031 82
American Surety Company	7,371 60	2,680 00	None.	10,051 60	5,292 90	3,097 74	8,390 64	*e* 1,660 96
British and Foreign Marine	2,277 15	4,680 00	None.	6,957 15	1,722 84	430 04	2,152 88	*e* 4,804 27
Fidelity and Casualty Company	231,232 59	7,903 12	None.	239,135 71	137,756 44	104,208 08	241,964 52	*d* 2,828 81
Hartford Steam Boiler	1,200 00	1,350 00	None.	2,550 00	None.	None.	None.	*e* 2,550 00
International Fidelity	6,552 00	None.	None.	6,552 00	733 50	420 15	1,153 65	*e* 5,398 35
Lloyds Plate Glass	72,000 29	4,905 50	None.	76,905 79	34,685 77	35,195 34	69,881 11	*e* 7,024 68
London Guarantee and Accident	804,526 97	876 79	None.	805,403 76	398,280 08	301,233 71	699,513 79	*e* 105,889 97
Loyal Protective	81,121 17	985 00	20,035 00	102,141 17	40,542 04	33,130 36	73,672 40	*e* 28,468 77
Maryland Casualty	346,619 95	16,000 22	None.	362,620 17	194,269 16	119,048 11	313,317 27	*e* 49,302 90
National Provincial Plate Glass	16,297 13	None.	None.	16,297 13	6,280 94	7,148 34	13,429 28	*e* 2,867 85
National Surety Company	58,838 20	3,186 78	None.	62,024 98	12,980 15	22,668 58	35,648 73	*e* 26,376 25
New York Plate Glass	24,942 02	1,326 71	None.	26,268 73	11,428 56	9,865 57	21,294 13	*e* 4,974 60
Ocean Accident and Guarantee	814,361 01	4,119 59	None.	818,480 60	409,832 49	333,432 80	743,265 29	*e* 75,215 31
Ocean Marine	15,010 67	None.	None.	15,010 67	16,120 83	2,810 28	18,931 11	*d* 3,920 44
Railway Passengers	162,961 22	65 95	None.	163,027 17	74,231 19	80,331 75	154,562 94	*e* 8,464 23
Ridgely Protective	3,648 08	560 00	2,594 00	6,802 08	2,036 98	3,933 63	5,970 61	*e* 831 47
Travelers Indemnity Company of Hartford	100,512 08	4,380 90	None.	104,892 08	37,730 10	35,203 98	72,934 08	*e* 31,958 00
United Commercial Travelers of America	18,070 00	388 75	2,487 50	20,946 25	12,478 05	387 13	12,865 18	*e* 8,081 07
United States Fidelity and Guaranty	346,722 88	12,872 50	None.	359,595 38	128,854 69	139,388 44	268,243 13	*e* 91,352 25
Totals	3,126,317 09	66,280 91	25,116 50	3,217,714 50	1,525,256 71	1,234,954 29	2,760,211 00	*e* 457,503 50

Abstract of Personal Accident Insurance in Canada for the Year 1914.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not resisted.	Resisted.
	$		$		$	$	$	$	$
Canada Accident	42,615		19,375,649		8,972,366	16,527	12,814	6,633	None.
Canadian Casualty and Boiler	33,609	3,216	8,125,150	2,320	5,672,800	16,000	15,094	1,542	None.
Dominion Gresham	34,937	3,745	9,053,350	8,497	6,739,100	15,693	19,178	2,005	None.
Dominion of Canada Guarantee and Accident	220,225	21,665	44,624,366	7,632	31,173,572	101,001	94,845	28,864	None.
Employers' Liability	127,054	6,474	18,533,599	6,219	17,357,517	57,415	57,415	15,000	None.
Fidelity and Casualty Company	89,065	4,670	32,929,783	4,993	32,874,083	62,932	66,167	2,250	None.
General Accident of Canada	55,189	3,626	10,484,500	2,090	5,736,000	24,072	24,573	3,122	None.
Globe Indemnity Co. of Canada	198,635	21,496	38,480,554	12,189	22,139,032	95,052	120,254	19,130	None.
Guardian Accident and Guarantee	12,893	1,441	4,680,808	779	2,815,427	4,063	3,600	1,071	None.
Imperial Guarantee and Accident	232,093	11,719	25,078,041	10,449	21,861,191	99,788	108,235	10,618	1,500
Law Union and Rock	14,045	2,243	5,162,191	1,515	3,067,610	7,236	6,245	2,424	None.
London Guarantee and Accident	145,914	10,042	23,168,500	9,482	22,453,000	65,496	62,323	13,660	None.
London and Lancashire Guarantee and Accident	59,521	6,092	13,193,800	4,796	9,285,300	33,916	27,446	8,996	1,500
Maryland Casualty	64,065	2,742	13,468,704	2,719	13,355,728	18,003	19,703	1,708	None.
Merchants' and Employers' Guarantee and Accident	931	64	181,500	60	173,500	39	39	None.	None.
North American Accident	15,886	6,258	5,387,200	6,237	4,483,850	6,922	5,341	2,352	None.
Norwich Union Fire	11,701	1,227	2,971,000	784	1,802,500	5,734	5,699	150	None.
Ocean Accident and Guarantee	191,099		29,505,190		27,857,290	98,840	103,200	23,932	5,000
Railway Passengers	66,867	4,522	11,256,800	4,308	10,611,800	34,226	31,017	1,564	5,000
Royal Exchange	13,829	1,628	3,893,750	1,106	2,616,250	3,488	3,988	385	None.
Travelers Insurance Co., Hartford	212,005	14,007	59,789,791	10,566	45,708,761	86,589	84,227	15,729	None.
United Commercial Travelers	18,070	495	2,475,000	1,917	9,585,000	19,738	12,478	7,260	None.
United States Fidelity and Guaranty	15,893		6,833,500		5,184,000	3,672	3,507	450	None.
Yorkshire	5,314	429	1,427,750	314	1,084,250	1,558	1,630	103	None.
Totals	1,881,455		390,080,476		312,609,927	877,991	889,018	168,948	13,000

Abstract of Combined Personal Accident and Sickness Insurance in Canada for the Year 1914.

Loyal Protective	81,121	4,007		5,799		45,343	40,542	12,693	None.
Merchants Casualty Company	78,923	13,716	5,020,056	9,626	3,523,116	33,528	28,475	4,752	300
Merchants' and Employers' Guarantee and Accident	5,022	487	270,100	321	210,605	971	1,182	10	None.
Protective Association	152,773	11,915		11,913		90,595	90,943	10,508	None.
Ridgely Protective	3,648			625		2,451	2,037	710	None.
	321,487	30,125		28,284		172,888	163,179	28,673	300

ABSTRACT OF AUTOMOBILE INSURANCE IN CANADA FOR THE YEAR 1914.

Ætna Insurance Co.	27,660		1,588,345		1,069,547	26,062	21,322	7,395	None.
Canadian Casualty and Boiler	23,178	904		579		11,159	12,528	1,149	None.
Dominion of Canada Guarantee and Accident	9,408	177		161		3,131	2,381	750	None.
Dominion Gresham	7,206	160		193		2,596	1,736	1,155	None.
Fireman's Fund	23,319		1,585,025		824,685	31,687	19,997	11,905	None.
General Accident of Canada	42,227	1,390	12,959,000	866	7,709,000	9,467	9,362	1,327	2,400
Glens Falls	13,544		767,175		645,210	2,941	2,741	200	None.
Globe Indemnity Co. of Canada	28,138	2,000	4,145,000	1,617	3,584,200	12,114	10,640	4,711	None.
Hartford Fire	21,569		1,494,536		680,475	3,404	4,765	259	None.
Home Insurance Co.	24,339	954	1,352,095	470	987,978	7,065	7,580	1,160	None.
Imperial Guarantee and Accident	11,932	157	664,000	157	664,000	5,252	5,159	655	None.
Insurance Co. of North America	49,309		2,863,325		1,726,755	37,222	37,562	4,485	None.
London and Lancashire Guarantee and Accident	7,663	324	3,250 000	216	2,137,500	4,056	2,756	2,175	None.
Marine Insurance Co.	49,971		3,299,260		3,299,260	27,114	27,114	None.	None.
Niagara Fire	5,674		254,743		282,543	1,353	1,228	125	None.
Providence Washington	18,797		1,032,420		1,709,710	11,811	12,743	2,378	None.
Queen, of America	57,448		3,031,575		2,342,537	40,084	49,589	635	None.
Railway Passengers	7,328	171		137		−367	498	150	None.
Royal Exchange	24,854	668	2,252,425	543	1,619,775	6,333	6,673	910	None.
St. Paul Fire and Marine	57,990	2,390	3,186,538	2,014	2,612,570	28,725	27,611	3,346	None.
Travelers Indemnity Co. of Hartford	37,482	1,267	12,670,000	740	7,400,000	23,921	12,993	19,746	None.
Yorkshire	14,568	313	3,130,000	197	1,970,000	2,369	3,366	283	None.
Totals	573,604					297,499	280,344	64,899	2,400

ABSTRACT OF BURGLARY INSURANCE IN CANADA FOR THE YEAR 1914.

Canada Accident	63		25,500		25,500	None.	None.	None.	None.
Dominion Gresham	43,948	3,700	6,391,619	5,972	5,304,149	19,341	18,786	2,152	None.
Dominion of Canada Guarantee and Accident	2,344	206	343,425	222	387,325	359	359	None.	None.
Fidelity and Casualty Co.	19,665	1,272	2,293,315	1,215	2,249,915	8,975	12,275	None.	None.
Globe Indemnity Co. of Canada	128	17		17		17	17	None.	None.
Guardian Accident and Guarantee	2,733	290	313,150	229	324,800	1,909	1,159	750	None.
London Guarantee and Accident	1,032	71	102,340	70	101,340	230	217	25	None.
Maryland Casualty	8,235	556	1,054,290	651	1,214,760	3,768	2,553	2,465	None.
United States Fidelity and Guaranty	7,325		1,027,492		895,525	1,383	1,383	None.	None.
Totals	85,473					35,982	36,749	5,392	None.

ABSTRACT OF EMPLOYERS' LIABILITY INSURANCE IN CANADA FOR THE YEAR 1914.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not resisted.	Resisted.
	$		$		$	$	$	$	$
Canada Accident	254,434		14,988 000		8,907,167	137,800	132,869	59,269	None.
Dominion Gresham	29,942	444		604		21,225	17,730	6,170	None.
Employers' Liability	795,463	3,122	31,128,500	2,780	27,646,000	343,759	453,759	200,000	None
Fidelity and Casualty	13,203	328	2,313,000	336	2,733,500	10,753	7,314	3,450	None.
General Accident of Canada	155,418	1,276	12,689,000	608	6,004,000	69,491	71,581	30,891	12,200
Globe Indemnity Co. of Canada	158,925	687	6,894,000	407	4,074,857	59,583	75,143	51,066	None.
Guardian Accident and Guarantee	71,277	634		158		45,674	45,983	17,325	None.
Imperial Guarantee and Accident	1,179	11	82,000	25	147,000	500	None	500	None.
Law Union and Rock	57,361	565		331		37,575	33,075	16,000	None.
London Guarantee and Accident	408,947	1,219	12,190,000	1,108	11,080,000	297,436	299,990	95,764	None.
London and Lancashire Guarantee and Accident	43,060	782	5,207,228	587	3,357,478	18,091	16,020	8,067	None.
Maryland Casualty	205,981	920	3,128,000	873	2,964,000	41,373	135,962	30,608	None.
Merchants' & Employers' Guarantee & Accident	73,602	738	7,390,000	647	6,510,000	28,447	23,670	6,020	3,350
North American Accident	164,592	712	5,254,761	722	7,100,762	83,701	73,346	27,234	None.
Norwich Union Fire	18,974	269	2,539,166	204	1,992,504	7,785	4,041	2,469	3,600
Ocean Accident and Guarantee	505,311		21,432,429		22,934,429	152,589	257,888	150,851	None.
Railway Passengers	50,129	334	3,340,000	337	3,370,000	17,156	26,494	4,386	2,200
Royal Exchange	11,607	114	114,000	91	903,333	4,808	7,533	175	None.
Travelers Insurance Co., Hartford	212,512	1,349	13,490,000	1,054	10,900,000	92,806	164,240	74,795	None.
United States Fidelity and Guaranty	109,004		1,240,518		8,283,125	34,311	34,481	4,375	7,500
Yorkshire	11,258	163	1,630,000	127	1,270,000	2,188	3,837	475	None.
Totals	3,433,179					1,507,051	1,824,956	789,890	28,850

ABSTRACT OF GUARANTEE INSURANCE IN CANADA FOR THE YEAR 1914.

American Surety Co	7,372	1,507	2,326,758	542	3,223,772	−857	5,293	None.	6,919
Canada Accident	2,372		203,125		749,727	965	865	100	None.
Canadian Surety	52,546	5,129	16,124,940	4,297	10,669,153	15,435	8,996	6,896	None.
Dominion Gresham	3,560	253	1,348,184	303	998,084	203	173	30	None.
Dominion of Canada Guarantee and Accident	33,999	2,689	11,290,150	2,321	14,304,804	16,160	14,632	14,877	None.
Employers' Liability	65,313	2,597	20,169,300	2,270	15,818,519	30,798	29,059	20,240	None.
Globe Indemnity Co. of Canada	491	27	264,266	27	264,266	None.	None.	None.	None.
Guarantee Co. of North America	63,109		27,697,286		21,921,060	72,302	55,677	10,357	10,000

Guardian Accident and Guarantee	7,080	349	2,491,550	228	1,851,800	5,559	3,999	1,560	None.
Imperial Guarantee and Accident	28,868	973	8,120,973	972	7,355,973	12,983	8,208	5,436	855
International Fidelity	6,552	1,246	633,500	1,148	584,500	1,190	734	457	None.
London Guarantee and Accident	129,211	4,301	32,867,261	4,020	31,136,232	18,183	22,132	3,285	None.
London and Lancashire Guarantee & Accident	13,135	1,282	5,025,044	1,055	4,178,726	3,223	5,758	2,215	None.
Maryland Casualty	17,929	529	7,138,326	442	5,960,348	9,943	7,926	7,980	None.
National Surety Co	58,838	1,194	15,390,378	840	11,963,540	13,229	12,980	23,432	None.
Ocean Accident and Guarantee	25,146	.....	6,957,031	.....	6,169,119	11,400	12,430	2,279	None.
Railway Passengers	15,227	439	5,236,016	423	4,826,083	18,674	5,488	1,000	20,000
United States Fidelity and Guaranty	211,852	.....	41,281,595	.....	41,407,394	111,924	84,062	43,104	5,000
Totals	742,510	.....	.....	.....	183,383,100	341,314	278,412	143,248	42,774

GUARANTEE COMPANY OF NORTH AMERICA.

In Canada	63,109	.....	27,697,286	.....	21,921,060	72,302	55,677	10,357	10,000
In Other Countries	164,475	.....	73,315,610	.....	55,860,136	31,139	36,374	14,506	2,000
Totals	227,584	.....	101,012,896	.....	77,781,196	103,441	92,051	24,863	12,000

ABSTRACT OF HAIL INSURANCE IN CANADA FOR THE YEAR 1914.

British America	44,159	.....	969,132	.....	.....	10,125	10,125	None.	None.
Canada Hail	43,865	2,920	2,351,424	None.	None.	18,167	18,167	None.	None.
Home Insurance Co	100,792	.....	1,589,078	.....	None.	46,377	46,377	None.	None.
Hudson Bay	None.	None.	None.	None.	None.	1,115	2,978	137	None.
Northwestern National	53,442	.....	966,158	.....	None.	20,470	19,870	None.	600
Totals	242,258	.....	5,875,792	.....	.....	96,254	97,517	137	600

ABSTRACT OF INLAND TRANSPORTATION INSURANCE IN CANADA FOR THE YEAR 1914.

American and Foreign Marine	12,052	892	56,748,965	.....	.....	None.	None.	None.	None.
British and Foreign Marine	1,933	324	1,477,733	5	63,190	1,256	1,256	None.	None.
Fireman's Fund	70,914	.....	10,066,270	.....	499,820	16,718	15,868	850	None.
Hartford Fire	1,881	.....	247,450	.....	127,200	217	217	None.	None.
Insurance Co. of North America	2,686	.....	293,956	.....	52,025	526	326	200	None.
Marine Insurance Co	65,070	.....	159,910,221	.....	None.	31,539	31,539	None.	None.
Ocean Marine	15,011	.....	68,717,025	None.	None.	16,321	16,121	200	None.
Queen Insurance Co	2	.....	10,750	None.	None.	None.	None.	None.	None.
St. Paul Fire and Marine	2,849	67,396	1,153,500	52	31,973	1,639	1,639	None.	None.
Western	20,780	.....	33,053,853	.....	151,009	16,328	16,328	None.	None.
Totals	193,178	.....	331,619,723	.....	925,217	84,544	83,294	1,250	None.

ABSTRACT OF LIVE STOCK INSURANCE IN CANADA FOR THE YEAR 1914.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
General Animals	69,054	2,882	1,610,098	1,422	610,003	47,586	45,945	7,241	1,700
Yorkshire	41,382	1,216	848,452	683	469,468	23,076	20,527	5,000	None.
Totals	110,436	4,098	2,458,550	2,105	1,079,471	70,662	66,472	12,241	1,700

ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR THE YEAR 1914.

Canada Accident	20,490					9,054	9,688	637	None.
Dominion of Canada Guarantee and Accident	25,239	1,285		2,108		8,607	9,165	228	None.
Fidelity and Casualty Company	14,721	1,458	696,088	1,305	813,158	7,090	7,219	308	None.
Guardian Accident and Guarantee	6,467	467		415		2,852	2,838	154	None.
Imperial Guarantee and Accident	3,818	257		300		1,547	1,701	134	None.
Imperial Underwriters						191	425	189	None.
Lloyds Plate Glass	72,000					35,542	34,686	5,575	None.
London and Lancashire Guarantee and Accident	13,670	1,296		2,255		6,052	6,115	547	None.
Maryland Casualty	10,272	618		582		6,192	5,623	852	None.
Mount Royal	5,758					3,016	3,016	None.	None.
National Provincial Plate Glass	16,297					6,675	6,281	450	None.
New York Plate Glass	24,942					11,216	11,429	1,593	None.
North American Accident	24,805	834		1,319		4,779	4,116	795	None.
Norwich Union Fire	3,805	298		272		1,966	1,751	230	None.
Ocean Accident and Guarantee	34,081					13,935	13,279	1,254	None.
Railway Passengers	6,612	146		151		1,495	1,501	270	None.
United States Fidelity and Guaranty	4,671					1,855	1,961	95	None.
Yorkshire	4,279	265		227		876	1,179	27	None.
Totals	291,927					122,940	121,973	13,338	None.

ABSTRACT OF SICKNESS INSURANCE IN CANADA FOR THE YEAR 1914.

*Ancient Order of Foresters	148,632					98,456	98,456		
Canada Accident	13,540					7,992	6,411	2,460	None.

Canadian Casualty and Boiler	15,835	1,864		1,186		6,746	6,122	1,300	None.
Catholic Mutual Benefit Association	13,780					10,035	10,035	None.	None.
Dominion Gresham	16,577	2,503		4,126		5,104	4,789	1,420	None.
Dominion of Canada Guarantee and Accident	125,710	18,143		13,860		56,785	58,498	12,585	None.
Employers' Liability	18,071	3,265	4,554,050	3,212	4,458,800	23,055	21,055	8,000	None.
Fidelity and Casualty Company	76,138	3,975	2,183,659	4,010	2,276,565	44,107	44,121	8,000	None.
General Accident of Canada	46,209	2,424		1,220		21,106	19,992	3,440	None.
Globe Indemnity of Canada	137,102	17,724		8,869		79,392	83,797	12,783	None.
Guardian Accident and Guarantee	6,263					2,149	3,100	321	None.
Imperial Guarantee and Accident		682		625				5,411	None.
*Independent Order of Foresters	257,214			41,239	2,110,125	199,616	225,378	8,396	400
Law Union and Rock	7,626	1,115		1,577		3,890	3,806	700	None.
London Guarantee and Accident	29,423	326	3,802,500	316	3,740,000	15,683	13,618	5,042	None.
London and Lancashire Guarantee and Accident	29,286	4,508		3,490		15,442	12,052	6,210	None.
Maryland Casualty	8,387	997		844		14,598	14,598	1,927	None.
Merchants' & Employers' Guarantee & Accident	120	14		14		944	553	391	None.
Moose, Grand Lodge of the Loyal Order of	6,770	989		884		1,324	1,324	None.	None.
North American Accident	7,513	544		532		2,635	2,482	180	None.
Norwich Union Fire	6,756					4,233	4,278	570	None.
Ocean Accident and Guarantee	58,724					23,194	23,035	1,105	None.
Railway Passengers	16,798					8,745	9,233	1,819	None.
Royal Exchange	9,600	734		789		3,477	3,608	844	None.
*Royal Guardians	2,525	154	7,700	389	19,450	1,414	1,454	76	None.
Travelers Indemnity Co., Hartford	49,483	3,313		3,026		25,955	24,737	3,886	None.
United States Fidelity and Guaranty	7,178					3,676	3,461	665	None.
*Woodmen of the World	14,855	453		1,498		9,138	9,138	None.	None.
Yorkshire	3,298	284		231		1,564	1,414	None.	300
Totals	1,133,413					690,449	710,545	87,531	700

ABSTRACT OF SPRINKLER LEAKAGE INSURANCE IN CANADA FOR THE YEAR 1914.

American Lloyds, Underwriters at	10,491	209	1,645,853	263	2,712,383	5,942	5 987	360	None.
British and Foreign Marine	344	8	77,000	15	125,000	467	467	None.	None.
Hartford Fire	23,079		3,530,250		4,685,150	9,338	9,338	None.	None.
Home Insurance Co	1,109		190,750		195,750	72	72	None.	None.
Maryland Casualty	17,037	154	1,354,276	216	1,899,501	9,548	7,806	1,742	None.
Springfield Fire and Marine	662		'136,500		95,000	14	14	None.	None.
Totals	52,722		6,934,629		9,712,787	25,381	23,684	2,102	None.

*Including Funeral Benefits.

ABSTRACT OF STEAM BOILER INSURANCE IN CANADA FOR THE YEAR 1914.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	$		$		$	$	$	$	$
Boiler Inspection and Ins. Co.	70,415	1,204	9,514,050	2,734	26,993,050	6,641	6,641	None.	None.
Canadian Casualty and Boiler	26,106	593	6,870,500	1,092	11,768,700	1,742	942	800	None.
Fidelity and Casualty Co.	18,441	241	2,978,500	357	7,852,000	477	660	650	None.
Hartford Steam Boiler	1,200	None.	None.	None.	None.	None.	None.	None.	None.
Maryland Casualty Co.	14,714	149	2,477,135	218	3,624,250	98	98	None.	None.
Travelers Indemnity Co., Hartford	13,547	191	2,876,700	378	5,258,000	None.	None.	None.	None.
United States Fidelity and Guaranty	−200					None.	None.	None.	None.
Totals	144,223	2,378	24,716,885	4,779	55,496,000	8,958	8,341	1,450	None.

ABSTRACT OF TITLE INSURANCE IN CANADA FOR THE YEAR 1914.

Title and Trust Co.	104	5	9,450			None.	None.	None.	None.
Totals	104	5	9,450			None.	None.	None.	None.

ABSTRACT OF TORNADO INSURANCE IN CANADA FOR THE YEAR 1914.

Ætna Insurance Co.	923		230,821		191,246	None.	None.	None.	None.
American Central	186		39,300		267,000	25	25	None.	None.
Fidelity-Phenix	493		139,035		1,598,960	38	7	31	None.
German American	29		16,400		10,900	None.	None.	None.	None.
Hartford Fire	3,339		966,190		2,840,582	65	65	None.	None.
Home Insurance Co.	2,279	250	546,795		1,417,410	746	746	50	None.
National Fire of Hartford	564		87,400		820,564	11	11	None.	None.
National Union Fire of Pittsburgh	−50		76,650		651,838	278	278	None.	None.
Niagara Fire	11		4,000		27,800	None.	None.	None.	None.
Northwestern National	516		134,950		865,570	72	72	None.	None.

Scottish Union and National	200	23	47,050	60	342,940	None.	None.	None.	None.
Springfield Fire and Marine	2,189	.....	608,138	.....	2,356,746	191	66	125	None.
St. Paul Fire and Marine	2,003	359	890,993	564	1,238,226	576	571	5	None.
Totals	13,28-	.....	3,787,722	.....	12,629 782	2,002	1,841	211	None.

ABSTRACT OF WEATHER INSURANCE IN CANADA FOR THE YEAR 1914.

Canada Weather Ins. Co	35,883	1,965	1,969,946	3,692	4,141,832	4,072	19,086	89	659
Totals	35,883	1,965	1,969,946	3,692	4,141,832	4,072	19,086	89	659

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which transact more than one class of business of casualty insurance.

CANADA ACCIDENT ASSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.		Remarks.
								Not Resisted.	Resisted.	
	$		$		$	$	$	$	$	
Accident	42,615		19,375,649		8,972,366	16,527	12,814	6,633	None.	Total business, December 31, 1914.
Burglary	63		25,500		25,500	None.	None.	None.	None.	
Employers' Liability	254,434		14,988,000		8,907,167	137,800	132,869	59,269	None.	
Guarantee	2,372		203,125		749,727	965	865	100	None.	
Plate Glass	20,490					9,054	9,688	637	None.	
Sickness	13,540					7,992	6,411	2,460	None.	
Totals	333,514					172,338	162,647	69,099	None.	

CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

Accident	34,135	3,300	8,244,150	2,397	5,780,800	16,005	15,099	3,125	None.	Total business, December 31, 1914.
Automobile	23,178	904		579		11,159	12,528	1,149	None.	
Sickness	15,890	1,875		1,195		6,806	6,182	1,300	None.	
Steam Boiler	26,106	593	6,870,500	1,092	11,768,700	1,742	942	800	None.	
Totals	99,309	6,672		5,263		35,712	34,751	6,374	None.	

DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Accident	34,937	3,745	9,053,350	8,407	6,739,100	15,693	19,178	2,005	None.	Total business, December, 31 1914.
Automobile	7,206	160		193		2,596	1,736	1,155	None.	
Burglary	43,948	3,700	6,391,619	5,972	5,304,149	19,341	18,786	2,152	None.	
Employers' Liability	29,942	444		604		21,225	17,730	6,170	None.	
Guarantee	3,560	253	1,348,184	303	998,084	203	173	30	None.	
Sickness	16,577	2,503		4,126		5,104	4,789	1,420	None.	
Totals	136,170	10,805		19,605		64,162	62,392	12,932	None.	

DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Accident	220,225	21,665	44,624,366	7,632	31,173,572	101,001	94,845	28,864	None.	Total business, December 31, 1914.
Automobile	9,408	177		161		3,131	2,381	750	None.	
Burglary	2,344	206	343,425	222	387,325	359	359	None.	None.	
Guarantee	33,999	2,689	11,290,150	2,321	14,304,804	16,160	14,632	14,877	None.	
Plate Glass	25,239	1,285		2,108		8,607	9,165	228	None.	
Sickness	125,710	18,143		13,860		56,785	58,498	12,585	None.	
Totals	416,925	44,165		26,304		186,043	179,880	57,304	None.	

GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Accident	56,266	3,745	10,762,450	2,180	5,946,200	24,431	24,960	5,072	None.	Total business, December 31, 1914.
Automobile	44,230	1,794	16,162,500	1,153	10,240,000	9,467	9,362	1,327	2,400	
Employers' Liability	176,745	1,743	17,058,500	1,009	9,701,000	74,491	71,581	35,891	12,200	
Sickness	46,783	2,452		1,244		21,701	20,587	3,490	None.	
Totals	324,024	9,734		5,586		130,090	126,490	45,780	14,600	

GLOBE INDEMNITY COMPANY OF CANADA.

Accident	198,635	21,496	38,480,554	12,189	22,139,032	95,052	120,254	19,130	None.	Total business, December 31, 1914.
Automobile	38,138	2,000	4,145,000	1,617	3,584,200	12,114	10,640	4,711	None.	
Burglary	128	17		17		17	17	None.	None.	
Employers' Liability	158,925	687	6,894,000	407	4,074,857	59,583	75,143	51,066	None.	
Guarantee	401	27	264,266	27	264,266	None.	None.	None.	None.	
Sickness	137,102	17,724		8,869		79,392	83,797	12,783	None.	
Totals	533,329	41,951		23,126		246,158	289,851	87,690	None.	

GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

Accident	15,356	1,548	5,153,923	886	3,288,542	4,187	3,724	1,071	None.	Total business, December 31, 1914.
Burglary	2,733	290	313,150	229	324,800	1,909	1,159	750	None.	
Employers' Liability	71,372	639		163		45,674	45,983	17,325	None.	
Guarantee	7,080	349	2,491,550	228	1,851,800	5,559	3,999	1,560	None.	
Plate Glass	6,467	467		415		2,852	2,838	154	None.	
Sickness	6,263					2,330	3,281	321	None.	
Totals	109,271					62,511	60,984	21,181	None.	

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, etc., business done by Companies which transact more than one class of business of casualty insurance—*Continued.*

IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.		Remarks.
								Not Resisted.	Resisted.	
	$		$		$	$	$	$	$	
Accident	232,093	11,719	25,078,041	10,449	21,861,191	99,788	108,235	10,618	1,500	Total business, December 31, 1914.
Sickness		682		625				5,411	None.	
Elevator Liability	1,179	14	82,000	25	147,000	500	None.	500	None.	
Automobile	11,932	157	664,000	157	664,000	5,252	5,159	655	None.	
Guarantee	28,868	973	8,120,973	972	7,355,973	12,983	8,208	5,436	855	
Plate Glass	3,818	257		300		1,547	1,701	134	None.	
Totals	277,890	13,802		12,528		120,070	123,303	22,754	2,355	

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Accident	114,690	6,092	13,193,800	4,796	9,285,300	58,490	61,139	12,565	1,600	Total business, December 31, 1914.
Automobile	7,663	324	3,250,000	216	2,137,500	486,767	2,756	167,318	9,000	
Employers' Liability	1,080,630	782	5,207,228	587	3,357,478		340,874			
Guarantee	47,648	1,282	5,025,044	1,055	4,178,726	12,808	10,955	6,603	None.	
Plate Glass	74,014	1,296		2,255		35,219	23,515	3,610	None.	
Sickness	45,948	4,508		3,490		22,514	18,674	7,460	None.	
Totals	1,370,593	14,284		12,399		615,798	467,913	197,556	10,600	

MERCHANTS CASUALTY COMPANY.

Accident	78,923	13,716	5,020,056	9,626	3,523,116	33,528	28,475	4,752	300	Total business, December 31, 1914.
Sickness										
Totals	78,923	13,716	5,020,056	9,626	3,523,116	33,528	28,475	4,752	300	

MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

Accident	931	64	181,500	60	173,500	39	39	None.	None.	Total business, December 31, 1914.
Sickness	120	14		14		944	553	391	None.	
Accident and sickness combined	5,022	487	270,100	321	210,605	971	1,182	10	None.	
Employers' Liability	73,602	738	7,390,000	647	6,510,000	28,447	23,670	6,020	3,350	
Totals	79,675	1,303		1,042		30,401	25,444	6,421	3,350	

NORTH AMERICAN ACCIDENT INSURANCE COMPANY OF CANADA.

Accident	15,886	6,258	5,387,200	6,237	4,483,850	6,922	5,341	2,352	None.	Total business, December 31, 1914.
Employers' Liability	164,592	712	5,254,761	722	7,100,762	83,701	73,346	27,234	None.	
Plate Glass	24,805	834		1,319		4,779	4,116	795	None.	
Sickness	7,513	544		532		2,635	2,482	180	None.	
Totals	212,796	8,348		8,810		98,037	85,285	30,561	None.	

PROTECTIVE ASSOCIATION OF CANADA.

Accident	152,773	11,915		11,913		90,595	46,422	10,508	None.	Total business, December 31, 1914.
Sickness							44,521			
Totals	152,773	11,915		11,913		90,595	90,943	10,508	None.	

BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

Inland Transportation	1,933	324	1,477,733	5	63,190	1,256	1,256	None.	None.	In Canada, December 31, 1914.
Sprinkler Leakage	344	8	77,000	15	125,000	467	467	None.	None.	
Totals	2,277	332	1,554,733	20	188,190	1,723	1,723	None.	None.	

FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Accident	89,065	4,670	32,929,783	4,993	32,874,083	62,932	66,167	2,250	None.	In Canada, December 31, 1914.
Burglary	19,665	1,272	2,293,315	1,215	2,249,915	8,975	12,275	None.	None.	
Employers' Liability	13,203	328	2,313,000	336	2,733,500	10,753	7,314	3,450	None.	
Plate Glass	14,721	1,458	696,088	1,305	813,158	7,090	7,219	308	None.	
Sickness	76,138	3,975	2,183,659	4,010	2,276,565	44,107	44,121	8,000	None.	
Steam Boiler	18,441	241	2,978,500	357	7,852,000	477	660	650	None.	
Totals	231,233	11,944	43,394,345	12,216	48,799,221	134,334	137,756	14,658	None.	

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, etc., business done by Companies which transact more than one class of business of casualty insurance—*Continued.*

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.		Remarks.
								Not Resisted.	Resisted.	
	$		$		$	$	$	$	$	
Accident	145,914	10,042	23,168,500	9,482	22,453,000	65,496	62,323	13,660	None.	In Canada, December 31, 1914.
Burglary	1,032	71	102,340	70	101,340	230	217	25	None.	
Employers' Liability	498,947	1,219	12,190,000	1,108	11,080,000	297,436	299,990	95,764	None.	
Guarantee	129,211	4,301	32,867,261	4,020	31,136,232	18,183	22,132	3,285	None.	
Sickness	29,423	326	3,802,500	316	3,740,000	15,683	13,618	5,042	None.	
Totals	804,527	15,959	72,130,601	14,996	68,510,572	397,028	398,280	117,776	None.	

LOYAL PROTECTIVE INSURANCE COMPANY.

Accident Sickness	81,121	4,007		5,799		45,343	40,542	12,693	None.	In Canada, December 31, 1914.
Totals	81,121	4,007		5,799		45,343	40,542	12,693	None.	

MARYLAND CASUALTY COMPANY.

Accident	64,065	2,742	13,468,704	2,719	13,355,728	18,003	19,703	1,708	None.	In Canada, December 31, 1914.
Burglary	8,235	565	1,054,290	651	1,214,760	3,768	2,553	2,465	None.	
Employers' Liability	205,981	920	3,128,660	873	2,964,000	41,373	135,962	30,608	None.	
Guarantee	17,929	529	7,138,326	442	5,960,348	9,943	7,926	7,980	None.	
Plate Glass	10,272	618		582		6,192	5,623	852	None.	
Sickness	8,387	997		844		14,598	14,598	1,927	None.	
Sprinkler Leakage	17,037	154	1,354,276	216	1,899,504	9,548	7,806	1,742	None.	
Steam Boiler	14,714	149	2,477,135	218	3,624,250	98	98	None.	None.	
Totals	346,620	6,674		6,545		103,523	194,269	47,282	None.	

OCEAN ACCIDENT AND GUARANTEE CORPORATION LIMITED.

Accident	191,099		29,505,190		27,857,290	98,840	103,200	23,932	5,000	In Canada, December 31, 1914.
Employers' Liability	505,311		21,432,429		22,934,429	152,589	257,888	150,851	None.	
Guarantee	25,146		6,957,031		6,169,119	11,400	12,430	2,279	None.	
Plate Glass	34,081					13,935	13,279	1,254	None.	
Sickness	58,724					23,194	23,035	1,105	None.	
Totals	814,361					299,958	409,832	179,421	5,000	

RAILWAY PASSENGERS ASSURANCE COMPANY.

Accident	66,867	4,522	11,256,800	4,308	10,611,800	34,226	31,017	1,561	5,000	In Canada, December 31, 1914.
Sickness	16,798					8,745	9,333	1,819	None.	
Automobile	7,328	171		137		— 367	498	150	None.	
Employers' Liability	50,129	334	3,340,000	337	3,370,000	17,156	26,494	4,386	2,200	
Guarantee	15,227	439	5,236,016	423	4,826,083	18,674	5,488	1,000	20,000	
Plate Glass	6,612	146		151		1,495	1,501	270	None.	
Totals	162,961	5,612		5,356		79,929	74,231	9,189	27,200	

RIDGELY PROTECTIVE ASSOCIATION.

Accident	3,648			625		838	574	323	None.	In Canada, December 31, 1914.
Sickness						1,613	1,463	387	None.	
Totals	3,648			625		2,451	2,037	710	None.	

TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

Automobile	37,482	1,267	12,670,000	740	7,400,000	23,921	12,993	19,746	None.	In Canada, December 31, 1914.
Sickness	49,483	3,313		3,026		25,955	24,737	3,886	None.	
Steam Boiler	13,547	191	2,876,700	378	5,258,000	None.	None.	None.	None.	
Totals	100,512	4,771		4,144		49,876	37,730	23,632	None.	

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, etc., business done by Companies which transact more than one class of business of casualty insurance—*Concluded.*

TRAVELERS INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.		Remarks.
								Not Resisted.	Resisted.	
	$		$		$	$	$	$	$	
Accident	212,005	14,007	59,789,791	10,566	45,708,761	86,580	84,227	15,729	None.	In Canada, December 31, 1914.
Employers' Liability	212,512	1,349	13,490,000	1,054	10,900,000	92,806	104,240	74,795	None.	
Totals	424,517	15,356	73,279,791	11,620	56,608,761	179,386	188,467	90,524	None.	

UNITED STATES FIDELITY AND GUARANTY COMPANY.

Accident	15,893		6,833,500		5,184,000	3,672	3,507	450	None.	In Canada, December 31, 1914.
Burglary	7,325		1,027,492		895,535	1,383	1,383	None.	None.	
Employers' Liability	100,004		1,240,518		8,283,125	34,311	34,481	4,375	7,500	
Guarantee	211,852		41,281,595		41,407,394	111,924	84,062	43,104	5,000	
Plate Glass	4,671					1,855	1,961	95	None.	
Sickness	7,178					3,676	3,461	665	None.	
Steam Boiler	− 200					None.	None.	None.	None.	
Totals	346,723					156,821	128,855	48,689	12,500	

List of Insurance Companies licensed to do business in Canada under the Insurance Act, 1910, as at June 11, 1915.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Acadia Fire Insurance Company	R. K. Elliot, Secretary, Halifax, N.S.	61,000	59,961	Fire
Ætna Insurance Company, Hartford, Connecticut	A. M. M. Kirkpatrick, Chief Agent, Toronto.	405,333	372,798	Fire, Automobile, Tornado and Sprinkler Leakage.
Ætna Life Insurance Company, Hartford, Connecticut	T. H. Christmas, Chief Agent, Montreal	5,311,600	4,947,882	Life.
The Alberta-Saskatchewan Life Insurance Company	Arthur Davies, Chief Agent, Edmonton	55,967	51,033	Life.
Alliance Assurance Company, Limited	T. D. Belfield, Chief Agent, Montreal	367,433	303,777	Fire, Accident, Sickness and Guarantee.
The American and Foreign Marine Insurance Company	Robert J. Dale, Chief Agent, Montreal	26,000	25,472	Inland Transportation.
American Central Insurance Company	W. P. Foss, Chief Agent, Winnipeg	188,247	168,721	Fire and Tornado; limited to Provinces of Manitoba, Saskatchewan, Alberta and British Columbia.
The American Insurance Company	Conrad S. Riley, Chief Agent, Winnipeg	73,000	65,442	Fire.
American Lloyds, Underwriters at	Edgar D. Hardy, Chief Agent, Ottawa	76,900	72,396	Fire and Sprinkler Leakage.
American Surety Company of New York	William H. Hall, Chief Agent, Toronto	67,000	64,990	Guarantee.
Anglo American Fire Insurance Company	H. H. Beck, Manager, Toronto	59,756	58,378	Fire.
The Atlas Assurance Company, Limited	Matthew C. Hinshaw, Chief Agent, Montreal	486,667	469,660	Fire.
Beaver Fire Insurance Company	Andre Gouzée, Chief Agent, Winnipeg	65,353	53,897	Fire.
The Boiler Inspection and Insurance Company of Canada	H. N. Roberts, Vice-President, Toronto	115,000	107,583	Steam Boiler.
The British America Assurance Company	W. B. Meikle, General Manager, Toronto	91,240	84,647	Fire and Hail.
British Colonial Fire Insurance Company	Theodore Mennier, Managing Director, Montreal.	65,000	63,053	Fire.
The British Columbia Life Assurance Company	Sanford S. Davis, General Manager, Vancouver.	61,000	59,308	Life.
The British and Foreign Marine Insurance Co., Limited	Robert J. Dale, Chief Agent, Montreal	117,000	111,150	Sprinkler Leakage and Inland Transportation.
The British Northwestern Fire Insurance Company	F. K. Foster, Managing Director, Winnipeg	55,000	52,250	Fire.
Caledonian Insurance Company	John G. Borthwick, Chief Agent, Montreal	474,679	448,836	Fire.
The California Insurance Company	H. H. Motley, Chief Agent, Calgary	61,000	56,286	Fire.
The Canada Accident Assurance Company	T. H. Hudson, Manager, Montreal	114,035	107,957	Accident Sickness, Plate Glass, Burglary and Guarantee.
The Canada Hail Insurance Company	Wm. J. Willcox, Managing Director, Winnipeg	30,900	29,573	Hail.
The Canada Life Assurance Company	H. C. Cox, President, Toronto	63,000	59,090	Life.

List of Companies licensed to do business in Canada under the Insurance Act, etc.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Canada National Fire Insurance Company	W. T. Alexander, Managing Director, Winnipeg.	55,000	52,250	Fire.
The Canada Weather Insurance Company	Frederic B. Welford Manager, Toronto	23,000	22,474	Insurance against injury to property caused by cyclones, tornadoes, wind-storms, frost or hail except with respect to property in transit on water.
The Canadian Casualty and Boiler Insurance Company	John J. Durance, Secretary, Toronto	55,893	52,368	Accident, Sickness and Steam Boiler
The Canadian Fire Insurance Company	R. T. Riley, Vice President, Winnipeg	70,000	66,500	Fire.
The Canadian Surety Company	Wm. H. Hall, General Manager, Toronto	58,768	52,203	Guarantee.
The Capital Life Assurance Company of Canada	A. E. Corrigan, Managing Director, Ottawa	61,194	57,462	Life.
The Commercial Union Ass. Co., Limited, London, Eng	James McGregor, Chief Agent, Montreal	1,208,433	1,161,028	Fire and Life.
Confederation Life Association	J. K. Macdonald, President, Toronto	85,367	75,692	Life.
The Connecticut Fire Insurance Company, Hartford, Conn.	J. W. Tatley, Chief Agent, Montreal	135,000	124,336	Fire.
The Continental Insurance Company	Joseph Rowat, Chief Agent, Montreal	299,300	248,082	Fire.
The Continental Life Insurance Company	Geo. B. Woods, President, Toronto	63,000	60,326	Life.
The Crown Life Insurance Company	William Wallace, General Manager, Toronto	69,703	67,009	Life.
The Dominion Fire Insurance Company	Robt. F. Massie, President, Toronto	59,965	55,473	Fire.
The Dominion Gresham Guarantee and Casualty Company, Limited.	F. J. J. Stark, General Manager, Montreal	135,500	129,290	Burglary, Accident, Sickness, Guarantee and Automobile.
The Dominion Life Assurance Company	Thos. Hilliard, President, Waterloo, Ont	60,220	57,825	Life.
The Dominion of Canada Guarantee and Accident Insurance Company.	Charles A. Withers, Manager, Toronto	215,153	198,339	Guarantee, Accident, Sickness, Burglary and Plate Glass.
The Employers' Liability Assurance Corporation, Limited.	Richard I. Griffin, Chief Agent, Montreal	1,342,455	1,245,056	Fire, Accident, Guarantee, Sickness and Automobile.
The Equitable Fire and Marine Insurance Company	J. W. Tatley, Chief Agent, Montreal	124,073	105,035	Fire.
*The Equitable Life Assurance Society of the United States.	Seargent P. Stearns, Chief Agent, Montreal	5,359,593	4,924,519	Life.
The Excelsior Life Insurance Company	Edwin Marshall, General Manager, Toronto	60,000	57,710	Life.
Factories Insurance Company	Chas. R. Clapp, President Toronto	60,000	54,041	Fire.
†The Federal Life Assurance Company of Canada	Alfred N. Mitchell, Genera Manager, Hamilton.			Life.

Fidelity and Casualty Company of New York	Arthur D. Kelly, Chief Agent, Toronto	211,953	189,515	Burglary, Accident, Sickness, Steam Boiler and Plate Glass.
The Fidelity-Phenix Fire Insurance Company of New York	A. M. M. Kirkpatrick, Chief Agent, Toronto	429,600	366,859	Fire and Tornado.
Fireman's Fund Insurance Company	G. Temple McMurrich, Chief Agent, Toronto	115,000	101,035	Fire, Inland Transportation and insurance against loss or damage to Automobiles by Accident, Burglary or Theft.
Firemen's Insurance Company of Newark, N.J.	Benjamin B. Smith, Chief Agent, Winnipeg	107,647	98,485	Fire.
The General Accident Assurance Company of Canada	John J. Durance, Secretary, Toronto	44,459	42,541	Accident and Sickness.
General Accident, Fire and Life Assurance Corporation, Limited.	Thomas H. Hall, Chief Agent, Toronto	319,734	302,973	Fire.
The General Animals Insurance Company of Canada	R. A. Ledue, Manager, Montreal	26,000	25,098	Live Stock.
Compagnie d'Assurances Generales contre l'Incendie	Cyrille Laurin, Chief Agent, Montreal	130,597	118,759	Fire.
German American Insurance Company	John H. Esinhart and Trevor A. Evans, Joint Chief Agents, Montreal.	448,007	416,554	Fire and Tornado.
Germania Fire Insurance Company	Percy Robertson, Chief Agent, Toronto	60,000	59,250	Fire.
The Germania Life Insurance Company	C. R. G. Johnson, Chief Agent, Montreal	172,333	168,583	Life.
Glens Falls Insurance Company	Wm. H. George, Chief Agent, Toronto	140,000	127,431	Fire, Tornado and insurance against loss or dumage to automobiles by burglary or theft.
The Globe and Rutgers Fire Insurance Company	J. W. Binnie, Chief Agent, Montreal	105,000	102,375	Fire.
The Globe Indemnity Company of Canada (formerly the Canadian Railway Accident Insurance Company).	John Emo, General Manager, Montreal	135,000	129,080	Accident, Sickness, Burglary, Guarantee and Automobile.
The Great-West Life Assurance Company	Robert Thomas Riley, Vice-Pres., Winnipeg.	62,850	59,708	Life.
The Gresham Life Assurance Society, Limited	Arch. R. Howell, Chief Agent, Montreal	75,000	71,844	Life.
The Guarantee Company of North America	Henry E. Rawlings, Managing Director, Montreal.	61,500	57,822	Guarantee.
The Guardian Accident and Guarantee Company	H.M. Lambert, Managing Director, Montreal	152,487	145,412	Accident, Sickness, Guarantee, Burglary and Plate Glass.
Guardian Assurance Company, Limited, London, Eng.	Hugh M. Lambert, Chief Agent, Montreal	834,933	774,951	Fire.
Hartford Fire Insurance Company, Hartford, Conn.	Peter A. McCallum, Chief Agent, Toronto	1,065,407	993,944	Fire, Hail Inland Transport., Cyclone or Tornado, Sprinkler Leakage and "Insurance against loss or damage to Automobiles by Accident, Burglary or theft."
The Hartford Steam Boiler Inspection and Insurance Co.	H. N. Roberts, Chief Agent, Toronto	45,000	36,765	License restricted to guaranteeing the policy contracts of the Boiler Inspection and Insurance Company of Canada.
The Home Insurance Company	F. W. Evans, Chief Agent, Montreal	903,733	830,953	Fire, Automobile, Tornado, Hail and Sprinkler Leakage.
The Hudson Bay Insurance Company	Charles E. Berg, Manager, Vancouver	65,976	63,337	Fire and Hail.
The Imperial Guarantee and Accident Insurance Company of Canada.	E. Willans, Managing Director, Toronto	111,000	106,200	Guarantee, Accident, Sickness, Automobile and Plate Glass.
The Imperial Life Assurance Company of Canada	Jas. F. Weston, General Manager, Toronto	244,749	232,826	Life.
Imperial Underwriters Corporation of Canada	H. M. Blackburn, Manager, Toronto	99,727	86,641	Fire.

*This Company has also $769,500 vested in Canadian Trustees under the Insurance Act.

†This Company has reinsured its business in the Sun Life Assurance Company of Canada. The reinsurance agreement has been approved by the Treasury Board and its deposit has been transferred to the account of the Sun Life assurance Company of Canada.

LIST of Companies licensed to do business in Canada under the Insurance Act, etc.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
The Independent Order of Foresters	Elliott G. Stevenson, President, Toronto	100,000	100,000	Life, Disability and Sickness Insurance as specified in the Constitution and Laws of the Society for sums not exceeding, in addition to the sick and funeral benefits, the sum of $5,000 upon any one life.
Insurance Company of North America	Robt. Hampson & Son, Ltd., Chief Agts., Montreal.	410,080	384,048	Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of injury to the person.
The Insurance Company of the State of Pennsylvania	T. L. Armstrong, Chief Agent, Toronto	140,780	129,506	Fire.
International Fidelity Insurance Company	Neil Sinclair, Chief Agent, Toronto	5,000	5,000	Guarantee Insurance, restricted to employees of Singer Sewing Machine Co.
Law Union and Rock Insurance Co., Limited	J. E. E. Dickson, Chief Agent, Montreal	404,867	354,595	Fire, Accident and Sickness.
The Liverpool and London and Globe Insurance Company, Limited.	J. Gardner Thompson, Chief Agent, Montreal	1,414,117	1,345,793	Fire and Life.
The Liverpool-Manitoba Assurance Company	J. Gardner Thompson, Managing Director, Montreal.	56,000	55,903	Fire.
Lloyds Plate Glass Insurance Company of New York	Le Grand Reed, Geo. B. Shaw, Chas. B. McNaught and T. L. Armstrong, Chief Agents, Toronto.	113,900	108,767	Plate Glass.
The London Assurance	W. Kennedy and W. B. Colley, Joint Chief Agents, Montreal.	306,917	291,267	Fire and Life.
London Guarantee and Accident Co., Limited	D. W. Alexander, Chief Agent, Toronto	467,200	397,953	Guarantee, Burglary, Accident and Sickness.
The London and Lancashire Fire Ins. Co., Liverpool, Eng.	Alfred Wright, Chief Agent, Toronto	650,430	613,282	Fire.
The London and Lancashire Guarantee and Accident Co. of Canada.	Alexander MacLean, Manager, Toronto	99,720	98,184	Guarantee, Accident, Sickness, Automobile and Plate Glass.
*The London and Lancashire Life and General Assurance Association, Limited.	Alexander Bissett and W. H. R. Emmerson, Chief Agents, Montreal.	138,500	130,801	Life.
The London Mutual Fire Ins. Co. of Canada	Frank D. Williams, Managing Director, Toronto.	61,500	58,482	Fire.
London Life Insurance Company	J. G. Richter, Manager, London, Ont	63,650	56,424	Life.
Loyal Protective Insurance Company	William Atkins, Chief Agent, Toronto	37,000	35,026	Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

‡Lumber Insurance Company of New York	E. D. Hardy, Chief Agent, Ottawa	64,000	60,160	Fire.
Lumbermen's Fire Indemnity Contract, The Subscribers to the	E. D. Hardy, Chief Agent, Ottawa	23,000	20,470	Fire.
The Manufacturers Life Insurance Company	M. R. Gooderham, Vice-Pres., Toronto	197,587	186,047	Life.
The Marine Insurance Company, Limited	Reed, Shaw and McNaught, Chief Agents, Toronto.	153,533	131,770	Fire, Automobile and Inland Transportation.
Maryland Casualty Co., Baltimore, Md	F. J. Lightbourn, Chief Agent, Toronto	404,240	374,211	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
The Mercantile Fire Insurance Company	Alfred Wright, Secretary, Toronto	243,533	221,297	Fire.
Merchants Casualty Company	Leo. M. Fingard, Vice-President, Winnipeg	51,222	47,195	Accident (excluding Employers' Liability), and Sickness.
The Merchants' and Employers' Guarantee and Accident Co.	I. G. Dubeau, Manager, Montreal	40,000	36,867	Accident, Sickness and Automobile Insurance in the Province of Quebec.
**Metropolitan Life Insurance Co., New York	A. G. Brooke Claxton, K.C., Chief Agent, Montreal.	13,209,279	12,273,833	Life.
The Monarch Life Assurance Company	J.W.W. Stewart, Managing Director, Winnipeg	69,870	62,551	Life.
The Montreal-Canada Fire Insurance Company	A. Champagne, Vice-President, Montreal	60,000	57,000	Fire.
Moose, The Grand Lodge of the Loyal Order of	Louis F. Heyd, Chief Agent, Toronto	11,500	10,291	Sickness insurance among its members.
The Mount Royal Assurance Company	J. E. Clement, Manager, Montreal	69,000	65,169	Fire and Plate Glass.
The Mutual Life Assurance Co. of Canada	Geo. Wegenast, Managing Director, Waterloo, Ont.	124,000	118,513	Life.
The Mutual Life and Citizen's Assurance Company, Ltd	J. P. Moore, Chief Agent, Montreal	121,667	114,367	Life.
†The Mutual Life Insurance Co. of New York	Fayette Brown, Chief Agent, Montreal	2,965,227	2,853,591	Life.
National-Ben Franklin Fire Insurance Co. of Pittsburgh, Pa.	R. F. Massie, Chief Agent, Toronto	190,553	169,656	Fire.
National Fire Insurance Co. of Hartford	Smith, Mackenzie & Hull, Chief Agents, Toronto.	605,000	572,090	Fire and Tornado.
The National Life Assurance Co. of Canada	A. J. Ralston, Managing Director, Toronto	55,000	53,500	Life.
The National Provincial Plate Glass and General Insurance Co., Limited.	J. H. Ewart, Chief Agent, Toronto	18,493	16,235	Plate Glass.
National Surety Company	Le Grand Reed, Geo. B. Shaw, Chas. B. McNaught and T. L. Armstrong, Joint Chief Agents, Toronto.	69,000	66,043	Guarantee.
National Union Fire Insurance Co. of Pittsburgh, Pa.	Henry J. Richmond, Chief Agent, Toronto	219,553	203,103	Fire and Tornado.
La Nationale, Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.	J. E. Clement, Chief Agent, Montreal	116,330	95,539	Fire.
††New York Life Insurance Co.	Percy V. Raven, Chief Agent, Montreal	7,330,617	6,846,114	Life.
The New York Plate Glass Insurance Co.	Geo. W. Pacaud, Chief Agent, Montreal	35,467	31,006	Plate Glass.
Niagara Fire Insurance Company	W. E. Findlay, Chief Agent, Montreal	190,000	181,880	Fire, Tornado and Automobile (including damage to automobiles in transit by rail).
The North American Accident Insurance Company	H. E. Ridout, Assistant Manager, Toronto	62,867	56,858	Accident, Sickness and Plate Glass.
North American Life Assurance Co.	L. Goldman, Managing Director, Toronto	61,200	57,950	Life.

*This Company has also $3,475,000 vested in Canadian Trustees under the Insurance Act.

‡This Company has ceased to transact new business.

**This Company has also $7,599,025 vested in Canadian Trustees under the Insurance Act. †This Company has also $5,009,895 vested in Canadian Trustees under the Insurance Act.

††This Company has also $4,898,650 vested in Canadian Trustees under the Insurance Act.

List of Companies licensed to do business in Canada under the Insurance Act, etc.—*Continued.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
North British and Mercantile Ins. Co.	Randall J. Davidson, Chief Agent, Montreal	1,401,667	1,311,118	Fire and Life.
The North Empire Fire Insurance Company	Donald H. McDonald, President, Winnipeg.	66,195	63,169	Fire.
The North West Fire Insurance Company	Thomas Bruce, Deputy Manager, Winnipeg.	56,815	54,863	Fire.
The Northern Assurance Co., Ltd.	Robt. W. Tyre, Chief Agent, Montreal	737,267	668,359	Fire.
The Northern Life Assurance Company of Canada	W. J. McMurtry, Gen'l Manager, London, Ont	67,107	64,204	Life.
Northwestern National Insurance Company of Milwaukee, Wis.	Robert F. Massie, Chief Agent, Toronto	120,653	106,949	Fire, Tornado and Hail.
The Norwich Union Fire Insurance Society, Limited, Norwich, Eng.	John B. Laidlaw, Chief Agent, Toronto	849,087	777,954	Fire, Accident, Sickness, Plate Glass and Automobile.
Norwich Union Life Insurance Society	John B. Laidlaw, Chief Agent, Toronto	72,780	68,910	Life.
The Occidental Fire Insurance Company	C. A. Richardson, Secretary, Winnipeg, Man.	105,000	101,518	Fire.
The Ocean Accident and Guarantee Corporation, Limited	Charles H. Neely, Chief Agent, Toronto	811,500	682,667	Fire, Accident, Sickness, Guarantee and Plate Glass.
The Ocean Marine Insurance Co., Limited	Robt. Hampson & Son, Limited, Chief Agents, Montreal.	132,860	123,560	Insuring postal and express packages in transit in Canada.
The Pacific Coast Fire Insurance Co.	Thomas W. Greer, Managing Director, Vancouver.	60,100	52,429	Fire.
The Palatine Insurance Company, Limited	James McGregor, Chief Agent, Montreal	238,400	230,617	Fire.
Phenix, Compagnie Française du, Paris, France	Thomas Francis Dobbin, Chief Agt., Montreal	70,767	59,444	Fire
‡Phœnix Assurance Co., Limited	R. MacD. Paterson and J. B. Paterson, Joint Managers, Montreal.	1,409,480	1,283,944	Fire and Life.
The Phœnix Insurance Co., Hartford, Conn	J. W. Tatley, Chief Agent, Montreal	478,993	442,489	Fire.
The Protective Association of Canada	Eugene E. Gleason, Secretary, Granby, Que.	23,000	19,952	Accident and Sickness, restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of incorporation.
Providence Washington Insurance Company	Robert Hampson & Son, Limited, Chief Agents, Montreal.	216 000	195,928	Fire and Automobile.
Provident Savings Life Assurance Society of New York	J. S. Lovell, Chief Agent, Toronto	454,470	431,726	Life.
Provincial Insurance Company, Limited	Willis, Faber & Co., of Canada, Limited, Chief Agents, Montreal.	107,553	103,925	Fire.

‡This Company has also $1,747,627 vested in Canadian Trustees under the Insurance Act.

The Prudential Insurance Co. of America	Wm. White, Chief Agent, Montreal	3,845,364	3,598,344	Life.
Quebec Fire Assurance Co	Colin E. Sword, Secretary, Quebec	228,887	214,306	Fire.
Queen Insurance Co. of America	William Mackay, Chief Agent, Montreal	626,523	587,236	Fire, Inland Transportation and Automobile.
Railway Passengers Assurance Company	Frank H. Russell, Chief Agent, Toronto	210,221	172,051	Guarantee, Accident, Sickness and Plate Glass.
The Reliance Mutual Life Assurance Society, London, Eng.	John B. Laidlaw, Chief Agent, Toronto	109,500	96,133	Life.
The Ridgely Protective Association	James E. Scott, Chief Agent, Toronto	28,000	25,023	Accident and Sickness Insurance among members of the Independent Order of Oddfellows in Canada.
The Royal Exchange Assurance	Arthur Barry, Chief Agent, Montreal	515,727	453,415	Fire, Accident, Sickness and Automobile, restricted to Burglary or Theft.
The Royal Guardians	A.T. Patterson, Supreme Secretary, Montreal	90,106	84,705	Life and Sickness.
The Royal Insurance Co., Limited	William Mackay, Chief Agent, Montreal	2,379,427	2,239,929	Fire and Life.
The Saskatchewan Life Insurance Co	William T. Mollard, President, Regina, Sask.	62,500	57,220	Life.
La Sauvegarde Life Insurance Company	Philorum Bonhomme, Manager, Montreal	58,000	54,872	Life.
The Scottish Union and National Insurance Co	Esinhart & Evans, Chief Agents, Montreal	420,644	391,883	Fire, Tornado and Sprinkler Leakage
The Security Life Insurance Company of Canada	Victor Morin, Chief Agent, Montreal	64,661	58,055	Life.
The Sovereign Life Assurance Co. of Canada	H. J. Meiklejohn, Managing Director, Winnipeg.	63,363	55,302	Life.
Springfield Fire and Marine Insurance Co	Joseph Murphy, Chief Agent, Toronto	482,000	446,764	Fire, Tornado and Sprinkler Leakage
†The Standard Life Assurance Co	D. M. McGoun, Chief Agent, Montreal	6,129,298	5,784,771	Life.
The Star Assurance Society	Alf. W. Briggs, Chief Agent, Toronto	194,180	176,704	Life.
**The State Life Insurance Co., Indianapolis, Ind	W. H. Hunter, Chief Agent, Toronto	157,000	150,401	Life.
St. Paul Fire and Marine Insurance Co	Robt. J. Dale, Chief Agent, Montreal	318,000	292,591	Fire, Inland Transportation, Tornado and Automobile.
The Subsidiary High Court of the Ancient Order of Foresters	W. Williams, Permanent Secretary, Toronto.	61,459	58,700	Life and Sickness.
Sun Insurance Office, London, Eng	H. M. Blackburn, Chief Agent, Toronto	545,764	512,662	Fire.
The Sun Life Assurance Co. of Canada	R. Macaulay, President, Montreal	143,981	136,398	Life.
The Title and Trust Company	John J. Gibson, Manager, Toronto	77,000	75,989	Title Insurance as defined in Company's Act of incorporation.
The Travelers Indemnity Company, Hartford, Conn	Frank F. Parkins, Chief Agent, Montreal	121,500	111,018	Accident, Sickness, Steam Boiler, Fly Wheel and Automobile.
*The Travelers Insurance Co., Hartford, Conn	Frank F. Parkins, Chief Agent, Montreal	879,190	829,104	Life and Accident.
The Travellers Life Assurance Company of Canada	George P. Graham, President, Montreal	60,000	56,745	Life.
L'Union Compagnie d'Assurance contre l'Incendie, Paris, France.	Louis Maurice Ferrand, Chief Agent, Montreal.	210,900	185,141	Fire.
Union Assurance Society, Limited	T. L. Morrisey, Chief Agent, Montreal	522,933	480,814	Fire.
Union Mutual Life Insurance Co	Henri E. Morin, Chief Agent, Montreal	1,762,199	1,701,583	Life.
United Commercial Travelers of America, The Order of	F. J. C. Cox, Chief Agent, Winnipeg	27,000	25,265	Accident Insurance on the assessment plan among its members.

†This Company has also $2,501,137 vested in Canadian Trustees under the Insurance Act.
**This Company has also $54,270 vested in Canadian Trustees under the Insurance Act.
*This Company has also $3,100,000 vested in Canadian Trustees under the Insurance Act.

List of Companies licensed to do business in Canada under the Insurance Act, etc.—*Concluded.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		$	$	
United States Fidelity and Guaranty Co., Baltimore, Md..	Sidney W. Band, Chief Agent, Toronto.....	305,000	281,559	Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler.
United States Life Insurance Co., New York.....	Lewis A. Stewart, Chief Agent, Toronto.....	354,073	319,557	Life.
Westchester Fire Insurance Company.....	J. W. Tatley, Chief Agent, Montreal.....	140,393	135,276	Fire.
The Western Assurance Co.....	W. B. Meikle, General Manager, Toronto....	79,220	75,187	Fire, Inland Transportation, Lightning, Explosion and Tornado.
The Yorkshire Insurance Co., Limited.....	P. M. Wickham, Chief Agent, Montreal.....	462,437	445,947	Fire, Live Stock, Accident, Sickness and Plate Glass.

Note.—The Sterling Accident and Guarantee Company of Canada has reinsured all its risks with the Dominion Gresham Guarantee and Casualty Company and its deposit has been released with the exception of $7,000 par value which has been retained to provide for unsettled claims.

The Nova Scotia Fire Insurance Company has reinsured all its outstanding risks with the Home Insurance Company of New York. Its deposit has been released but a certified cheque for the sum of $5,000 is held to provide for unsettled claims.

The Ontario Fire Insurance Company is in liquidation and the Trusts and Guarantee Company, Calgary has been appointed liquidator. $45,500 of the deposit of the company is still in the hands of the Receiver General.

The Rimouski Fire Insurance Company is in liquidation and Theodore Meunier of Montreal has been appointed liquidator. The deposit of the Company is still in the hands of the Receiver General.

The Central Canada Manufacturers Mutual Fire Insurance Company has given notice that all its outstanding policies have been cancelled in accordance with the statutory conditions of the policy, or replaced with other underwriters and its deposit has been released with the exception of $10,000 par value which has been retained to provide for unsettled claims.

The Equity Fire Insurance Company of Canada, by a reinsurance agreement dated July 22, 1914, reinsured all its outstanding policies with the exception of certain risks in Northern Ontario and New Brunswick, in the National-Ben Franklin Fire Insurance Company. Its deposit has been released but a certified cheque for the sum of $400 is held to provide for unsettled claims.

The International Casualty Company has retired from business in Canada and its deposit has been released with the exception of $2,000, par value which has been retained to provide for unsettled claims.

THE following Insurance Companies are registered under "The Insurance Act, 1910," and are permitted to transact the business of Life Insurance in Canada upon the Assessment Plan:—

Name of Company.	Chief Agent to receive Process.
*The Canadian Order of the Woodmen of the World ($15,000 Municipal Securities accepted at $12,417, deposited from Sick and Funeral Fund)	Clair Jarvis, Head Clerk, London, Ont.
The Commercial Travellers' Mutual Benefit Society	Etta M. Rowley, Secretary, Toronto.
*The Grand Council of the Catholic Mutual Benefit Association of Canada ($10,000 Province of Nova Scotia debentures accepted at $10,000, deposited from Sick Benefit Fund)	John J. Behan, Chief Agent, Kingston, Ont.

*This order is also authorized to transact the business of Sickness Insurance.

THE following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 102 of "The Insurance Act, 1910," to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to provisions of the Statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business transacted.
		Par Value.	Accepted Value.	
		$	$	
The Connecticut Mutual Life Insurance Co., Hartford, Conn.	F. W. Evans, Chief Agent, Montreal	113,140	107,019	Life.
The Edinburgh Life Assurance Co.	David Thorburn Symons, Chief Agent, Toronto.	95,667	93,317	Life.
The Life Association of Scotland	Charles M. Holt, Attorney, Montreal	175,930	153,599	Life.
National Life Insurance Company of the U.S. of America	Paul P. Powis, Chief Agent, Hamilton	60,000	58,200	Life.
Northwestern Mutual Life Insurance Company, Milwaukee, Wis.	William Angus, Attorney, Montreal	100,000	100,000	Life.
The Phœnix Mutual Life Insurance Company, Hartford, Conn.	C. R. G. Johnson, Chief Agent, Montreal	130,280	130,125	Life.
The Scottish Amicable Life Assurance Society	Charles J. Fleet, Attorney, Montreal	125,000	119,881	Life.
The Scottish Provident Institution	John H. Dunlop, Chief Agent, Montreal	75,000	69,421	Life.

STATEMENTS

OF

INSURANCE COMPANIES

TRANSACTING FIRE INSURANCE

AND OF

INSURANCE COMPANIES TRANSACTING ONE OR MORE CLASSES OF INSURANCE IN ADDITION TO FIRE INSURANCE.

LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT, 1910, TO TRANSACT IN CANADA THE BUSINESS OF FIRE INSURANCE DURING THE YEAR ENDED DECEMBER 31, 1914.

The Acadia Fire Insurance Company.
Ætna Insurance Company.
Alliance Assurance Company (Limited).
American Central Insurance Company.
The American Insurance Company.
American Lloyds, Underwriters at.
Anglo-American Fire Insurance Company.
The Atlas Assurance Company (Limited).
Beaver Fire Insurance Company.
British America Assurance Company.
British Colonial Fire Insurance Company.
The British Northwestern Fire Insurance Company.
Caledonian Insurance Company.
The California Insurance Company.
The Canada National Fire Insurance Company.
The Canadian Fire Insurance Company.
Commercial Union Assurance Company (Limited).
The Connecticut Fire Insurance Company.
The Continental Insurance Company.
The Dominion Fire Insurance Company.
The Employers' Liability Assurance Corporation (Limited).
The Equitable Fire and Marine Insurance Company.
The Equity Fire Insurance Company of Canada.
Factories Insurance Company.
Fidelity-Phenix Fire Insurance Company of New York.
Fireman's Fund Insurance Company.
Firemen's Insurance Company of Newark, New Jersey.
General Accident Fire and Life Assurance Corporation (Limited).
Compagnie d'Assurances Générales contre l'Incendie.
German American Insurance Company.
Germania Fire Insurance Company.
Glens Falls Insurance Company.
The Globe and Rutgers Fire Insurance Company.
Guardian Assurance Company (Limited).
Hartford Fire Insurance Company.
The Home Insurance Company.
The Hudson Bay Insurance Company.
Imperial Underwriters Corporation of Canada.

Insurance Company of North America.
The Insurance Company of the State of Pennsylvania.
The Law Union and Rock Insurance Company (Limited).
The Liverpool and London and Globe Insurance Company (Limited).
The Liverpool-Manitoba Assurance Company.
London and Lancashire Fire Insurance Company (Limited).
The London Assurance.
The London Mutual Fire Insurance Company of Canada.
Lumber Insurance Company of New York.
The Marine Insurance Company (Limited).
The Mercantile Fire Insurance Company.
The Montreal-Canada Fire Insurance Company.
The Mount Royal Assurance Company.
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa.
National Fire Insurance Company of Hartford.
National Union Fire Insurance Company of Pittsburgh, Pa.
La Nationale Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.
Niagara Fire Insurance Company.
North British and Mercantile Insurance Company.
The North Empire Fire Insurance Company.
The North West Fire Insurance Company.
The Northern Assurance Company (Limited).
Northwestern National Insurance Company of Milwaukee, Wis.
The Norwich Union Fire Insurance Society (Limited).
The Occidental Fire Insurance Company.
The Pacific Coast Fire Insurance Company.
The Palatine Insurance Company (Limited).
Phœnix Assurance Company (Limited).
The Phœnix Insurance Company, Hartford, Conn.
Providence Washington Insurance Company.
Provincial Insurance Company (Limited).
Quebec Fire Assurance Company.
Queen Insurance Company of America.
The Royal Exchange Assurance.
The Royal Insurance Company (Limited).
The Scottish Union and National Insurance Company.
Springfield Fire and Marine Insurance Company.
St. Paul Fire and Marine Insurance Company.
Sun Insurance Office, London, England.
Union Assurance Society (Limited).
L'Union Compagnie d'Assurances contre l'Incendie, Paris, France.
Westchester Fire Insurance Company.
The Western Assurance Company.
The Yorkshire Insurance Company (Limited).

LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT 1910, TO TRANSACT IN CANADA IN ADDITION TO FIRE INSURANCE ONE OR MORE CLASSES OF INSURANCE (EXCEPT LIFE INSURANCE) DURING THE YEAR ENDED DECEMBER 31, 1914.

Ætna Insurance Company.
Alliance Assurance Company (Limited).
American Central Insurance Company.
American Lloyds, Underwriters at.
British America Assurance Company.
The Employers' Liability Assurance Corporation (Limited).
Fidelity-Phenix Fire Insurance Company of New York.
Fireman's Fund Insurance Company.
German American Insurance Company.
Glens Falls Insurance Company.
Hartford Fire Insurance Company.
The Home Insurance Company.
The Hudson Bay Insurance Company.
Insurance Company of North America.
The Law Union and Rock Insurance Company (Limited).
The Marine Insurance Company (Limited).
The Mount Royal Assurance Company.
National Fire Insurance Company of Hartford.
National Union Fire Insurance Company of Pittsburgh, Pa.
Niagara Fire Insurance Company.
Northwestern National Insurance Company of Milwaukee, Wis.
The Norwich Union Fire Insurance Society (Limited).
Providence Washington Insurance Company.
Queen Insurance Company of America.
The Royal Exchange Assurance.
The Scottish Union and National Insurance Company.
Springfield Fire and Marine Insurance Company.
St. Paul Fire and Marine Insurance Company.
The Western Assurance Company.
The Yorkshire Insurance Company (Limited).

THE ACADIA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—C. C. BLACKADAR.

Vice-President—A. E. Jones. Secretary—R. K. ELLIOT.

Principal Office—Halifax, N.S.

(Incorporated by an Act of the Legislative Assembly of Nova Scotia, March 31, 1862; amended March 31, 1863, April 18, 1870, April 30, 1873, April 17, 1879, May 3, 1887, and April 7, 1905. The above Acts were consolidated by chapter 173 of the statutes of Nova Scotia, 1906; amended by chapter 142 of the statutes of 1907. In 1911 an Act of the Legislature of Nova Scotia was passed (1 Geo. V., cap. 102), authorizing the appropriation out of the rest or accumulated profits of the company of one hundred thousand dollars to be applied to the payment of the amount unpaid upon capital stock. In 1912 an Act of the Legislature of Nova Scotia was passed (2 Geo. V., chap. 182), amending chapter 173 of statutes of Nova Scotia, 1906, as to the investment powers of the company and extending its powers as to the classes of business it may undertake. Dominion license issued July 31, 1905. Previous to this date the company's business was confined to the province of Nova Scotia.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid in cash	$ 400,000 00

(*For list of Shareholders, see Appendix.*)

ASSETS.

Book value of real estate held by the company	$ 16,894 00
Amount secured by way of loans on real estate by bond or mortgage, first liens	20,000 00

Bonds and debentures owned by the company, viz.:—

On deposit with Receiver General.	Par value.	Book value.	Market value.
City of Halifax, 1917, 4½ p.c.	$ 13,000 00	$ 14,251 00	$ 12,870 00
Town of Dartmouth (Ferry) 1915, 4½ p.c.	10,000 00	10,100 00	9,900 00
Town of Dartmouth, 1926, 4 p.c.	6,000 00	5,930 00	5,340 00
Town of Bridgewater, 1932, 4 p.c.	2,000 00	1,855 00	1,720 00
City of Halifax Perm. Stock, 5 p.c.	30,000 00	30,500 00	31,200 00
Total on deposit with Receiver General	$ 61,000 00	$ 62,636 00	$ 61,030 00
Held by the Company.			
Mortgage Corporation of Nova Scotia, 1916, 4½ p.c.	5,000 00	5,000 00	5,000 00
City of Halifax School, 1917, 4½ p.c.	1,000 00	1,020 00	980 00
City of Halifax, 1916, 1917, 1918, 4½ p.c.	12,000 00	13,154 00	11,880 00
Halifax Electric Tramway Co., 1916, 5 p.c.	10,000 00	10,050 00	10,000 00
N.S. Steel & Coal Co., 1959, 5 p.c.	4,500 00	4,365 00	4,050 00
C. P. R. Note Certificates, 1924, 6 p.c.	2,000 00	2,000 00	2,000 00
Total par, book and market values	$ 95,500 00	$ 98,225 00	$ 94,940 00

Carried out at book value	98,225 00

THE ACADIA FIRE—*Continued.*

ASSETS—*Concluded.*

Stocks owned and held by the company, viz.:—

	Par value.	Book value.	Market value.
Halifax Fire Ins. Co., 133 shares	$ 5,320 00	$ 5,320 00	$ 5,320 00
Dartmouth Development Co.	552 50	552 50	552 50
C. P. Railway, 100 shares	10,000 00	22,100 00	20,700 00
Bank of British North America, 30 shares	7,299 70	10,147 00	10,876 55
Bank of Montreal, 30 shares	3,000 00	6,741 75	6,930 00
Bank of Nova Scotia, 182 shares	18,200 00	48,382 25	46,774 00
Canadian Bank of Commerce, 858 shares	42,900 00	57,405 68	85,800 00
Dominion Bank, 18 shares	1,800 00	4,140 00	3,924 00
Molsons Bank, 25 shares	2,500 00	5,050 00	4,875 00
Nova Scotia Savings & Loan Co., 11 shares	2,640 00	4,828 65	4,828 65
Royal Bank, 1,545 shares	154,500 00	297,052 25	341,445 00
Total par, book and market values	$ 248,712 20	$ 461,720 08	$ 532,025 70

Carried out at book value		$ 461,720 08
Cash at head office		1,263 98
Cash in banks, viz.:—		
Royal Bank of Canada, current account	$ 13,813 30	
" " Toronto	707 90	
" " Winnipeg	1,423 80	
" " (deposit receipt)	8,000 00	
Eastern Canada Savings and Loan Co. (deposit receipt)	5,000 00	
Total cash in banks		28,951 00
Total ledger assets		$ 627,054 06

OTHER ASSETS.

Market value of bonds and debentures, and stocks, over book value	67,020 62
Furniture and fixtures, maps and plans	4,000 00
Agents' balances and premiums uncollected	12,589 34
Total assets	$ 710,664 02

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses, unadjusted	$ 11,166 81	
Net amount of losses, resisted in suit	1,000 00	
Total net amount of unsettled losses		$ 12,166 81
Reserve of uncarned premiums, $120,050.16; carried out at 80 p.c.		96,040 12
Dividends declared, but not yet due		6,000 00
Reinsurance premiums		6,153 94
Held in trust for reinsurers		22,864 29
Amount borrowed from Montreal Trust Co.		48,622 30
Taxes due and accrued		3,700 00
Total liabilities in Canada		$ 195,547 46

(2) *Liabilities in Other Countries.*

Reserve of unearned premiums, $1,481.34; carried out at 80 p.c.	$ 1,185 07
Total liabilities in other countries	$ 1,185 07
Total liabilities in all countries, except capital stock	$ 196,732 53
Excess of assets over liabilities	$ 513,931 49
Capital stock paid	400,000 00
Surplus over liabilities and capital	$ 113,931 49

THE ACADIA FIRE—*Continued.*

INCOME.

	In Canada.	In other countries.	
Gross cash received for premiums	$ 252,935 80	$ 3,644 42	
Deduct reinsurance, $67,313.83; and return premiums, $43,706.71	110,355 61	664 93	
Net cash received for premiums	$ 142,580 19	$ 2,979 49	
Total net cash received for premiums in all countries			$ 145,559 68
Cash received for interest on investments			33,209 00
Cash received for rents			577 28
Dividend from Ontario Bank			810 00
Total income			$ 180,155 96

EXPENDITURE.

	In Canada.	In other countries.	
Amount paid for losses occurring in previous years	$ 13,099 00	$ 11 70	
Deduct savings, salvage and reinsurances	5,653 87	5 85	
Net amount paid for losses	$ 7,445 13	$ 5 85	
Amount paid for losses occurring during the year	$ 136,052 59	$ 963 08	
Deduct savings, salvage and reinsurances	54,591 39	48 50	
Net amount paid for said losses	$ 81,461 20	$ 914 58	
Total net amount paid for losses	$ 88,906 33	$ 920 43	
Total net amount paid for losses in all countries			$ 89,826 76
Dividends paid			24,000 00
Commission or brokerage			23,311 33
Paid for: Salaries, Home Office officials, $9,678.48; do., general and special agents, $9,727.90; directors' fees, $4,625.; auditors' fees, $425; travelling expenses, $1,838.60			26,294 98
Taxes			4,228 05
All other expenditure, viz.: Advertising, $481.96; furniture and fixtures, $235.20; legal fees, $4,124.84; maps and plans, $209; postage, telegrams, telephones and express, $1,458.90; printing and stationery, $1,098.56; rents, $2,170.00; Underwriters' Boards, Tariff Associations, etc., $1,269.81; general expense, $1,534.29; Fire Depts. Patrol, etc., $118.08; accounts marked off, $2,001.40			14,702 04
Total expenditure			$ 182,363 16

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1913	$ 557,774 67
Amount of cash income as above	180,155 96
Total	$ 737,930 63
Amount of expenditure as above	182,363 16
Balance, net ledger assets ($627,054.06, less $48,622.30 borrowed money and $22,864.29 deposit) December 31, 1914	$ 555,567 47

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$ 40,605 30
Amount of commission thereon	10,151 28
Amount of losses recovered from said companies	55,863 12
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $19,584.29; carried out at 80 per cent	15,667 44
Amount of losses due and recoverable from such companies	3,529 71
Amount of cash or other securities held as security for recovery of losses	22,864 29

THE ACADIA FIRE—*Concluded.*

RISKS AND PREMIUMS.

	In Canada.		In Other Countries.		Totals In all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force at date of last statement	22,172,174	298,487 02	297,742	3,388 62	22,469,916	301,875 64
Taken during the year, new and renewed	18,326,431	251,132 91	331,500	3,648 71	18,657,931	254,781 62
Total	40,498,605	549,619 93	629,242	7,037 33	41,127,847	556,657 26
Deduct terminated	17,206,052	241,490 65	339,792	3,940 84	17,545,844	245,431 49
Gross in force at end of year	23,292,553	308,129 28	289,450	3,096 49	23,582,003	311,225 77
Deduct reinsured	5,835 146	80,832 86	12,500	133 80	5,847,646	80,966 66
Net in force at December 31, 1914	17,457,407	227,296 42	276,950	2,962 69	17,734 357	230,259 11

ÆTNA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—WM. B. CLARK. | Secretary—E. J. SLOAN.

Principal Office—Hartford, Conn.

Head Office in Canada—Toronto. | Chief Agent in Canada—A. M. M. KIRKPATRICK.

(Incorporated June 5, 1819. Commenced business in Canada, 1821.)

CAPITAL.

Amount of joint stock captial authorized, subscribed for and paid in cash	$5,000,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Montreal Corporation 4 p.c. stock	$ 6,000 00	$ 5,100 00
Montreal Harbour, 1917, 4 p.c.	4,000 00	3,920 00
City of Westmount, 1938, 3½ p.c.	50,000 00	40,000 00
City of Hamilton, 1920, 4 p. c.	46,000 00	43,700 00
City of Hamilton, 1932, 4 p. c.	25,000 00	22,500 00
City of Montreal, 1942, 4 p. c.	50,000 00	44,500 00
Province of Manitoba, 1947, 4 p. c.	5,000 00	4,550 00
Province of Manitoba, 1948, 4 p. c.	10,000 00	9,100 00
Toronto Mortgage Co., 1916, 4 p. c.	50,000 00	50,000 00
City of Toronto, 1920, 4 p. c.	10,000 00	9,600 00
City of Toronto, 1948, 4 p. c.	24,333 33	21,169 71
City of Calgary, 1933, 5 p. c.	25,000 00	24,500 00
Can. Nor. Ry., Winnipeg Terminal bonds (g'teed by Prov. of Manitoba) 1939, 4 p. c.	50,000 00	44,500 00
Total on deposit with Receiver General	$ 355,333 33	$ 323,139 71

Carried out at market value		$ 323,139 71
Agents' balances and premiums uncollected, fire, $21,175.11; automobile, $465.40; tornado, $27.71		21,668 22
Total assets in Canada		$ 344,807 93

LIABILITIES IN CANADA.

Net amount of fire losses, adjusted and unpaid	$ 32,288 37	
Net amount of fire losses, unadjusted	33,183 60	
Net amount of automobile losses, unadjusted	7,395 00	
Total net amount of unsettled losses ($375 of fire losses accrued in 1913.)		$ 72,866 97
Reserve of unearned premiums, fire, $258,803.10; automobile, $13,006.63; tornado, $764.48; total, $272,574.21; carried out at 80 per cent		218,059 37
Taxes due and accrued		2,500 00
Total amount of all liabilities in Canada		$ 293,426 34

ÆTNA—*Continued.*

INCOME IN CANADA.

Fire Risks.		
Gross cash received for premiums	$ 411,284 30	
Deduct reinsurance, $773.07; and return premiums, $51,957.00	52,730 07	
Net cash received for said premiums	$ 358,554 23	
Automobile Risks.		
Gross cash received for premiums	$ 33,377 65	
Deduct return premiums	5,717 63	
Net cash received for said premiums	$ 27,660 02	
Tornado Risks.		
Gross cash received for premiums	$ 1,102 47	
Deduct return premiums	179 34	
Net cash received for said premiums	$ 923 13	
Total net cash received for all premiums		$ 387,137 38
Received for interest on investments		12,101 67
Total income in Canada		$ 399,239 05

EXPENDITURE IN CANADA.

Fire Risks.		
Net amount paid for losses occurring in previous years	$ 21,839 27	
Amount paid for losses occurring during the year	$ 136,260 16	
Deduct savings and salvage	696 83	
Net amount paid for said losses	$ 135,563 33	
Total net amount paid for fire losses	$ 157,402 60	
Automobile Risks.		
Net amount paid for losses occurring in previous years	$ 1,255 31	
Amount paid for losses occurring during the year	$ 20,370 61	
Deduct salvages and reinsurances	304 05	
Net amount paid for said losses	$ 20,066 56	
Total net amount paid for automobile losses	$ 21,321 87	
Total net amount paid for all losses		$ 178,724 47
Commission or brokerage: fire, $77.920 86; other, $6,368.42		84,289 28
Salaries of special agents, $6,600; travelling expenses, $2,233.29		8,833 29
Taxes: fire		4,795 73
All other expenditure (fire), viz: Printing and stationery, $28.46; postage, telegrams, telephones and express, $1,602.54; advertising, $50.86; maps and plans, $932.20; Underwriters' Association expenses and board dues, $2,562.47; travelling expenses, $352.72; sundries, $465.27; legal expenses, $1.00		5,995 52
All other expenditure (other), viz: Postage, telegrams, telephones, &c., $111.42; Auto Board Underwriters, $122.17;		233 59
Total expenditure in Canada		$ 282,871 88

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	17,692	$ 36,026,978	$ 459,763 42
Taken during the year, new and renewed	12,799	33,788,700	412,853 85
Total	30,491	$ 69,815,678	$ 872,617 27
Deduct terminated	11,537	27,722,437	364,897 48
Gross in force at date	18,954	$ 42,093,241	$ 507,719 79
Deduct reinsured		157,060	1,723,52
Net in force at December 31, 1914	18,954	$ 41,936,181	$ 505,996 27

ÆTNA—*Continued.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

Automobile Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement		$ 1,082,217	$ 26,426 76
Taken during the year, new and renewed		1,588,345	33,298 68
Total		$ 2,670,562	$ 59,725 44
Deduct terminated		1,601,015	33,712 17
Gross and net in force at Dec. 31, 1914		$ 1,069,547	$ 26,013 27
Tornado Risks.			
Gross policies taken during the year, new		$ 230,821	$ 1,130 18
Deduct terminated		39,575	190 21
Gross and net in force at Dec. 31, 1914		$ 191,246	$ 939 97

Total number of policies in force in Canada at December 31, 1914	18,954
Total net amount in force	$43,196,974 00
Total premiums thereon	532,949 51

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

LEDGER ASSETS.

Book value of real estate	$ 627,207 93
Cash on hand, in trust companies and in banks	1,975,818 36
Agents' debit balances	2,024,597 49
Book value of bonds and stocks	18,760,776 12
Bills receivable	4,525 38
Total ledger assets	$23,392,925 28

NON-LEDGER ASSETS.

Interest accrued	112,867 70
Market value of bonds and stocks over book value	178,774 25
Gross assets	$23,684,567 23
Deduct assets not admitted	284,040 24
Total admitted assets	$23,400,526 99

LIABILITIES.

Net amount of unpaid losses	$ 1,027,654 70
Total unearned premiums	9,712,597 32
Amount reclaimable on perpetual fire insurance policies	107,716 62
Salaries, rents, expenses, bills, accounts, fees, &c., due or accrued	1,000 00
Federal, State and other taxes due or accrued (estimated)	350,000 00
Balance held under reinsurance treaties	522,990 99
Interest accrued on funds held under reinsurance treaties	10,118 97
Total liabilities (except capital stock)	$11,732,078 60
Capital stock paid in cash	5,000,000 00
Surplus over liabilities and capital	6,668,448 39
Total liabilities	$23,400,526 99

INCOME.

Net cash received for premiums	$10,810,965 12
Deposit premiums received on perpetual risks	5,481 50
Interest and dividends	887,839 09
Rents	25,404 00
Agents' balances previously charged off	141 65
Gross profit on sale or maturity of bonds	234 37
Conscience money	490 00
Increase in liabilities on account of reinsurance treaties	42,115 58
Total income	$11,772,971 31

ÆTNA—*Concluded.*

DISBURSEMENTS.

Net amount paid for losses	$ 5,892,314 85
Expenses of adjustment and settlement of losses	66,988 23
Cash dividends paid stockholders	900,000 00
Commission or brokerage	2,053,053 67
Deposit premiums returned	2,392 91
Salaries, $217,927.61; and expenses $169,511.16; of special and general agents	387,438 77
Salaries, fees and all other charges of officers, directors, trustees, and home office employees	454,253 40
Rents	58,373 70
Taxes on real estate	11,521 00
State taxes on premiums, Insurance Department licenses and fees	226,309 80
Underwriters' boards and tariff associations	122,809 35
Fire department, patrol and salvage corps assessments, fees and expenses	49,770 34
Inspections and surveys	52,606 75
All other licenses, fees and taxes	177,043 54
Agents' balances charged off	23,587 92
Gross loss on sale or maturity of bonds	46,504 34
Paid Munich Reinsurance Company for interest on balance	19,112 09
All other expenditure	268,746 52
Total expenditure	$10,812,827 18

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year—Fire	$1,034,935,932 00
Premiums thereon	12,360,997 98
Amount of policies terminated—Fire	903,894,970 00
Premiums thereon	10,574,875 41
Net amount in force at the end of the year—Fire	1,557,086,512 00
Premiums thereon	17,518,829 15
Net amount in force at end of year—Marine and Inland	$ 46,807,614 00
Premiums thereon	888,606 23
Perpetual risks in force at end of the year—Fire	$ 5,203,419 00
Deposits thereon	119,685 13

ALLIANCE ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

Chairman—Rt. Hon. Lord ROTHSCHILD. | General Manager—ROBERT LEWIS.

Principal Office—Bartholomew Lane, London, England.

Chief Agent in Canada—THOS. D. BELFIELD. | Head Office in Canada—39 St. Sacrament St., Montreal

(Established August 4, 1824. Commenced business in Canada, March 1, 1892.)

CAPITAL.

Amount of capital authorized and subscribed for	£5,450,000	$26,523,333 33
Amount paid thereon in cash	1,000,000	4,866,666 67

ASSETS IN CANADA.

Bonds on deposit with Receiver General:—

	Par value.	Market value.
Province of British Columbia stock, 1941, 3 p.c.	$ 109,500 00	$ 82,125 00
Grand Trunk Pacific Railway first mortgage sterling bonds, (guaranteed by Dominion of Canada), 1962, 3 p.c.	257,933 33	188,291 33
Total on deposit with Receiver General	$ 367,433 33	$ 270,416 33

Carried out at market value		$ 270,416 33
Cash at head office in Canada		3,303 10
Cash in Bank of Montreal		11,377 25
Agents' balances and premiums uncollected ($4,024.01 on business prior to Oct. 1, 1914)		24,850 53
Office furniture and plans		5,000 00
Total assets in Canada		$ 314,947 21

LIABILITIES IN CANADA.

Net amount of losses, unadjusted	$ 4,219 50
Reserve of unearned premiums, $181,324.31; carried out at 80 per cent	145,059 45
Taxes due and accrued	2,424 36
Due and accrued for salaries, rent, advertising, etc.	184 14
Total liabilities in Canada	$ 151,887 45

INCOME IN CANADA.

Fire Risks.		
Gross cash received for premiums	$ 250,056 28	
Deduct reinsurance, $8,364.75, and return premiums, $28,488.10	36,852 85	
Net cash received for fire premiums		$ 213,203 43
Total income in Canada		$ 213,203 43

ALLIANCE—*Concluded.*

EXPENDITURE IN CANADA.

Fire Risks.		
Amount paid for losses occurring in previous years	$ 13,026 57	
Deduct savings and salvage	30 00	
Net amount paid for said losses	$ 12,996 57	
Amount paid for losses occurring during the year	$ 132,239 39	
Deduct savings, salvage and reinsurances	400 18	
Net amount paid for said losses	$ 131,839 21	
Total net amount paid for all losses		$ 144,835 78
Commission or brokerage, fire		40,928 21
Head Office salaries, $13,880.22; directors' fees, $120; auditors, $300; travelling expenses, $784.80		15,085 02
Taxes		5,009 84
All other expenditures, fire, viz.: Rents, $3,633.88; postage, telegrams, telephones and express, $815.67; printing and stationery, $705.76; advertising, $6.50; general expenses, $893.85; legal expenses, $25.00; maps and plans, $1,744.52; Underwriters' Boards, &c., $2,411.26; furniture and fixtures, $55.20		10,291 64
Total expenditure in Canada		$ 216,150 49

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	Amount.	Premiums
Gross policies in force at date of last statement	$37,618,989	$ 369,597 76
Policies taken during the year, new and renewed	26,155,118	252,995 49
Total	$ 63,774,107	$ 622,593 25
Deduct terminated	25,432,416	253,892 62
Gross in force at end of year	$ 38,341,691	$ 368,700 63
Deduct reinsured	1,100,384	10,095 46
Net in force at December 31, 1914	$ 37,241,307	$ 358,605 17

(*For General Business Statement, see Appendix.*)

AMERICAN CENTRAL INSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

President—Edw. T. Campbell. | Secretary—B. G. Chapman, Jr.

Principal Office—St. Louis, Mo.

Head Office in Canada—Winnipeg. | Chief Agent in Canada—W. P. Fess.

(Incorporated February, 1853. Dominion license issued December 17, 1912).

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid thereon in cash	$ 1,000,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.	
City of Brandon, 1942, 4½ p.c.	$ 25,000 00	$ 22,500 00	
Town of Selkirk, Man., 1945, 5 p.c.	500 00	430 00	
Town of Selkirk, Man., 1958, 5 p.c.	3,000 00	2,550 00	
Town of Selkirk, Man., 1959, 5 p.c.	1,500 00	1,260 00	
City of Winnipeg Cons., 1928, 4 p.c.	10,000 00	9,000 00	
City of Fort William, 1937, 4½ p.c.	24,820 00	22,089 80	
City of Fort William, 1934, 5 p.c.	11,000 00	10,774 50	
City of Toronto, 1949, 4 p.c.	26,766 67	23,287 00	
City of Victoria, 1937, 4 p.c.	30,660 00	26,367 60	
City of Calgary, 1933, 5 p.c.	15,000 00	14,698 50	
Province of Alberta, 1924, 4½ p.c.	15,000 00	14,550 00	
Canada Perm. Mtge. Corp. Reg'd. debs., 1918, 4½ p.c.	5,000 00	5,000 00	
Canada Perm. Mtge. Corp. Reg'd. debs., 1919, 4½ p.c.	20,000 00	20,000 00	
Total on deposit with Receiver General	$ 188,246 67	$ 172,507 40	
Carried out at market value			$ 172,507 40
Interest accrued			3,109 28
Agents' balances and premiums outstanding ($242.05 was on business issued prior to Oct. 1, 1914)			68,093 50
Total assets in Canada			$ 243,710 18

LIABILITIES IN CANADA.

Net amount of fire losses, adjusted and unpaid	$ 4,623 45	
Net amount of fire losses, unadjusted	27,009 85	
Total net amount of unsettled fire losses		$ 31,633 30
Reserve of uncarned premiums: fire $74,745.51; Tornado, $696.02; Total, $75,441.53; carried out at 80 per cent		60,353 22
Taxes due and accrued		1,500 00
Total liabilities in Canada		$ 93,486 52

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums	$ 258,433 04
Deduct reinsurance, $65,413.09; and return premiums, $29,468.76	94,881 85
Net cash received for said premiums	$ 163,551 19

American Central—*Continued.*

INCOME IN CANADA—*Concluded.*

Tornado Risks.		
Gross cash received for premiums	$ 189 75	
Deduct return premiums	3 50	
Net cash received for said premiums	$ 186 25	
Total net cash received for all premiums		$ 163,737 44
Received for interest on investments		6,851 46
All other income		27,871 29
Total income in Canada		$ 198,460 19

EXPENDITURE IN CANADA.

Fire Risks.		
Net amount paid for fire losses occurring in previous years	$ 22,908 33	
Amount paid for losses occurring during the year	$ 93,546 42	
Deduct reinsurances	43 88	
Net amount paid for said losses	$ 93,502 54	
Total net amount paid for fire losses	$ 116,410 87	
Tornado Risks.		
Net amount paid for losses occurring in previous years	$ 25 00	
Total net amount paid for losses		$116,435 87
Paid for commission or brokerage: fire, $23,355.93; other, $27.93		23,383 86
Salaries of agents, $2,916.66; travelling expenses, $1,294.70		4,211 36
Taxes		2,467 93
All other expenditure, viz.:—Maps and plans, $87.25; postage, telegrams, telephones and express, $619.97; printing and stationery, $166.30; duty, $173.45; R. G. Dunn subscription, $75; fire department, patrol and salvage corps assessments, $798.70		1,920 67
Total expenditure in Canada		$ 148,419 69

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Fire Risks.		
Gross policies in force at date of last statement	$ 18,092,486	$ 163,186 23
Taken during the year, new and renewed	29,155,885	264,658 77
Total	$ 47,248,371	$ 427,845 00
Deduct terminated	29,016,412	206,507 67
Gross in force at end of year	$ 18,231,959	$ 221,337 33
Deduct reinsured	8,319,048	99,935 53
Net in force at December 31, 1914	$ 9,912,911	$ 121,401 80
Tornado Risks.		
Gross policies in force at date of last statement	$ 243,300	$ 1,145 25
Taken during the year, new and renewed	39,300	189 75
Total	$ 282,600	$ 1,335 00
Deduct terminated	15,600	35 75
Gross and net in force Dec. 31, 1914	$ 267,000	$ 1,299 25

General Business Statement for the Year ending December 31, 1914.

LEDGER ASSETS.

Mortgage loans on real estate	$ 34,250 00
Loans on bonds, stocks, etc.	192,385 62
Book value of bonds and stocks	3,843,722 42
Cash on hand, in trust companies and in banks	179,706 80
Agents' balances	633,264 05
Due from other insurance companies	15,469 30
Total ledger assets	$ 4,898,798 19

American Central—*Concluded.*

NON-LEDGER ASSETS.

Interest accrued	$ 39,256 31
Interest on bonds due from Commercial Union Assurance Co., Ltd	9,759 15
Gross assets	$ 4,947,813 65
Deduct assets not admitted	627,223 17
Total admitted assets	$ 4,320,590 48

LIABILITIES.

Net amount of unpaid losses and claims	$ 366,000 60
Total unearned premiums	1,755,321 75
Dividends due and unpaid	898 48
Salaries, rents, expenses, bills, accounts, etc., due and accrued	6,664 17
Federal, state and other taxes due or accrued (estimated)	35,000 00
Total liabilities, excluding capital stock	$ 2,163,885 00
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities, including capital stock	1,156,705 48
Total liabilities	$ 4,320,590 48

INCOME.

Total premium income	$ 1,940,738 48
Interest and dividends	212,862 77
Gross profit on sale or maturity of bonds	3,255 09
Decrease in capital transferred to surplus	1,000,000 00
Increase in liabilities on account of reinsurance treaties	138,283 92
From agents' balances previously charged off	241 98
Total income	$ 3,295,382 24

DISBURSEMENTS.

Net amount paid for losses	$ 2,175,639 90
Expenses of adjustment and settlement of losses	36,467 86
Paid stockholders for interest or dividends	149,985 00
Commissions or brokerage	56,217 36
Allowances to local agencies for miscellaneous agency expenses	12,637 61
Salaries, $158,353.43; and expenses, $75,310.99, of special and general agents	233,664 42
Salaries, fees and all other charges of officers, directors, trustees and home office employees	119,085 83
Rents	19,459 01
Underwriters' boards and tariff associations	28,660 20
Fire department patrol and salvage corps assessments, etc	9,428 75
Inspections and surveys	35,156 02
State taxes on premiums, Insurance Department licenses and fees	95,760 95
All other licenses, fees and taxes	20 053 83
Agents' balances charged off	19,877 45
Decrease in liabilities on account of reinsurance treaties	138,283 92
Gross loss on sale or maturity of bonds	44,408 09
All other disbursements	103,711 86
Total disbursements	$ 3,299,098 06

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year	$490,828,277 00
Premiums thereon	5,371,833 79
Amount of policies terminated during the year	396,106,322 00
Premiums thereon	4,823,293 62
Net amount in force at December 31, 1914	331,581,347 00
Premiums thereon	3,370,899 36

THE AMERICAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—P. L. HOADLEY. | Secretary—FREDERICK HOADLEY.

Principal Office—Newark, N.J.

Head Office in Canada—Winnipeg. | Chief Agent in Canada—C. S. RILEY.

(Incorporated February 20, 1846. Dominion license issued June 28, 1912.)

CAPITAL.

Amount of joint capital authorized, subscribed for and paid up in cash	$ 1,000,000 00

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.	
City of Toronto, 1948, 4 p.c	$ 73,000 00	$ 63,510 00	
Carried out at market value			$ 63,510 00
Interest due			1,460 00
Agents' balances and outstanding premiums			11,526 16
Total assets in Canada			$ 76,496 16

LIABILITIES IN CANADA.

Net amount of losses, unadjusted	$ 9,291 00
Reserve of unearned premiums, $33,447.96; carried out at 80 per cent	26,758 37
Taxes due and accrued	338 10
Total liabilities in Canada	$ 36,387 47

INCOME IN CANADA.

Gross cash received for premiums	$ 87,036 38	
Deduct reinsurance, $8,632.98; return premiums, $15,885.20	24,518 18	
Net cash received for said premiums		$ 62,518 20
Received for interest on investments, etc.		2,579 33
Total income in Canada		$ 65,097 53

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 10,601 85	
Deduct reinsurances	6,332 47	
Net amount paid for said losses	$ 4,269 38	
Amount paid for losses occurring during the year	$ 30,787 16	
Deduct savings, salvages and reinsurances	4,055 61	
Net amount paid for said losses	$ 26,731 55	
Total net amount paid for losses		$ 31,000 93
Paid for commission or brokerage		15,203 03
Taxes		1,354 82
Miscellaneous payments: Maps and plans, $93.66; postage, telegrams, telephones and express, $87.92; printing and stationery, $269.49; board fees, etc., $611.87; advertising, $19.50		1,082 44
Total expenditure in Canada		$ 48,641 22

The American Insurance—*Continued.*

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 4,476,499	$ 73,978 05
Taken during the year, new and renewed	5,023,310	85,398 67
Total	$ 9,499,809	$ 159,376 72
Deduct terminated	5,444,143	91,483 66
Gross in force at end of year	$ 4,055,666	$ 67,893 06
Deduct reinsured	314,600	4,954 97
Net in force at December 31, 1914	$ 3,741,066	$ 62,938 09

General Business Statement for the Year ending December 31, 1914

LEDGER ASSETS.

Book value of real estate	$ 454,700 00
Mortgage loans on real eastate, first liens	1,793,865 75
Book value of bonds and stocks	6,825,819 39
Cash on hand, in banks, and in trust companies	460,206 37
Agents' balances and bills receivable	995,628 55
Total ledger assets	$10,550,220 06

NON-LEDGER ASSETS.

Interest due and accrued	88,719 52
Gross assets	$10,618,939 58
Deduct assets not admitted	371,998 09
Total admitted assets	$10,246,941 49

LIABILITIES.

Net amount of unpaid losses and claims	$ 365,212 89
Total unearned premiums	5,054,383 47
Dividends due and unpaid	70,113 00
Salaries, rents, expenses, bills, etc., due or accrued (estimated)	5,000 00
Federal, state and other taxes due or accrued (estimated)	50,000 00
Commissions, brokerage, etc., due or to become due	26,551 58
Special reserve fund	300,000 00
Funds held under reinsurance treaties	9,099 48
Income tax on salaries, withheld at source	187 40
Total liabilities, except capital stock	$ 5,880,547 82
Capital paid up in cash	1,000,000 00
Surplus over all liabilities, including capital stock	3,366,393 67
Total liabilities	$10,246,941 49

INCOME.

Net cash received for premiums	$3,972,867 42
Interest and dividends	402,137 38
Rents	27,537 14
Agents' balances previously charged off	43 18
Gross profit on sale or maturity of stocks and bonds	1,534 90
Increase in liabilities during year on account of income tax on salaries, withheld at source	187 40
Increase in liabilities during year on account of reinsurance treaties	9,099 48
Total income	$ 4,413,406 90

DISBURSEMENTS.

Net amount paid for losses	$ 2,166,754 25
Expenses of adjustment and settlement of losses	69,415 12
Interest or dividends to stockholders	280,053 00
Commissions or brokerage	966,798 27

The American Insurance—*Concluded.*

DISBURSEMENTS—*Concluded.*

Salaries, $81,170 42; and expenses, $51,615 85, of special and general agents	$ 132,786 27
Salaries, fees and all other charges of officers, directors, trustees and home office employees	212,376 12
Rents	21,996 37
Underwriters' boards and tariff associations	26,862 88
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	29,178 35
Inspection and surveys	36,129 16
Taxes on real estate	8,388 56
State taxes on premiums, Insurance Department licenses and fees	109,276 54
All other licenses, fees and taxes	16,535 63
Agents' balances charged off	3,660 85
Gross decrease by adjustment in book value of ledger assets	22,402 13
All other disbursements	115,486 87
Total disbursements	$ 4,218,100 37

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year	$551,978,619 00
Premiums thereon	5,995,693 53
Amount of policies terminated during the year	449,141,731 00
Premiums thereon	5,548,185 73
Net amount in force at December 31, 1914	973,192,546 00
Premiums thereon	9,685,528 12

UNDERWRITERS AT AMERICAN LLOYDS.

Statement for the Year ending December 31, 1914.

Secretary—Edward E. Hall.
Principal Office—New York.

Chief Agent in Canada—E. D. Hardy.
Head Office in Canada—Ottawa.

(Formed April 20, 1890. Dominion license issued November 30, 1910.)

ASSETS IN CANADA.

	Par value.	Market value.	
Bonds and debentures on deposit with Receiver General, viz:—			
Commonwealth of Massachusetts, 1935, 3½ p. c.	$ 30,000 00	$ 27,600 00	
State of New York, 1960, 4 p. c.	25,000 00	24,000 00	
City of Toronto, 1948, 4 p. c.	21,900 00	19,053 00	
Total on deposit with Receiver General	$ 76,900 00	$ 70,653 00	
Carried out at market value			$ 70,653 00
Interest accrued			1,463 00
Agents' balances and premiums uncollected: fire, $2,822·53; sprinkler leakage, $1,055.48			3,878 01
Total assets in Canada			$ 75,994 01

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	$ 55 00
Net amount of sprinkler leakage claims, unadjusted	360 00
Total reserve of unearned premiums: fire, $8,965.34; sprinkler leakage, $11,627.19; total, $20,592.53; carried out at 80 per cent	16,474 02
Taxes due and accrued: fire, $357.37; sprinkler leakage, $195.05	552 42
Total liabilities in Canada	$ 17,441 44

INCOME IN CANADA.

Fire Risks.		
Gross cash received for premiums	$ 19,142 99	
Deduct return premiums	2,133 24	
Net cash received for said premiums	$ 17,009 75	
Sprinkler Leakage Risks.		
Gross cash received for premiums	$ 11,810 95	
Deduct return premiums	1,319 87	
Net cash received for said premiums	$ 10,491 08	
Total net cash received for all premiums		$ 27,500 83
Received for interest on investments		1,463 00
Total income in Canada		$ 28,963 83

EXPENDITURE IN CANADA.

Fire Risks.		
Net amount paid for losses occurring in previous years	$ 10 67	
Net amount paid for losses occurring during the year	535 99	
Total net amount paid for said claims	$ 546 66	

AMERICAN LLOYDS—*Concluded.*

EXPENDITURE IN CANADA—*Concluded.*

Sprinkler Leakage Risks.		
Net amount paid for losses occurring in previous years	$ 402 50	
Amount paid for losses occurring during the year	$ 5,913 28	
Deduct salvages and reinsurance	328 65	
Net amount paid for said losses	$ 5,584 63	
Total net amount paid for sprinkler leakage losses	$ 5,987 13	
Total net amount paid for losses		$ 6,533 79
Paid for commission or brokerage: fire, $5,953.41; sprinkler leakage, $3,671.88		9,625 29
Paid for taxes: fire, $139 33; sprinkler leakage, $139.33		278 66
Paid for Insurance departments: fire, $150; sprinkler leakage, $150		300 00
Total expenditure in Canada		$ 16,737 74

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	95	$ 3,425,481	$ 16,009 81
Taken during the year, new and renewed	196	5,345,409	20,518 82
Total	291	$ 8,770,890	$ 36,528 63
Deduct terminated	153	4,241,496	18,883 79
Gross and net in force at December 31, 1914	138	$ 4,529,394	$ 17,644 84
Sprinkler Leakage Risks.			
Gross policies in force at date of last statement	255	$ 2,560,800	$ 19,394 64
Policies taken during the year, new	50	363,350	3,250 45
Policies taken during the year, renewed	159	1,282,503	7,809 35
Total	464	$ 4,206,653	$ 30,454 44
Deduct terminated	201	1,494,270	7,678 57
Gross and net in force at December 31, 1914	263	$ 2,712,383	$ 22,775 87

(*For General Business Statement, see Appendix.*)

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

President—E. E. A. DuVernet, K.C. | Manager and Secretary—J. W. Rutherford.
Vice-President—S. Barker, M.P.P.C. | Principal Office—Toronto.

(Incorporated, March 13, 1899, by letters patent under the Ontario Insurance Act; amended in 1906. Commenced business March, 1899. Dominion license issued August 1, 1900.)

CAPITAL.

*Amount of joint stock capital authorized	$ 1,000,000
†Amount subscribed for	136,960
Amount paid thereon in cash	76,876

(*For List of Shareholders, see Appendix.*)

ASSETS.

Bonds and debentures owned by the company:—

On deposit with Receiver General.	Par value.	Book value.	Market value.	
Town of Ingersoll, 1919, 4 p.c.	$ 10,726 26	$ 10,767 92	$ 9,975 42	
Can. Nor. Ry. cons. 1st mtge. bonds, (g'teed by Prov. of Manitoba,) 1930, 4 p.c.	40,393, 33	41,670 55	36,353 50	
Total on deposit with Receiver Gen.	$ 51,119 59	$ 52,438 47	$ 46,328 92	
Owned and held by the company.				
Town of Lethbridge, 1915 to 1933, 5 p.c.	$ 8,636 38	$ 8,822 09	$ 8,204 56	
City of Moosejaw debs., 1915 to 1954, 5 p.c.	4,827 37	5,172 93	4,634 28	
Municipality of Lorne debs., 1916–1918, 5 p.c.	1,500 00	1,500 00	1,470 00	
Town of Kenora debs., 1926, 4½ p.c.	3,417 59	3,384 60	3,007 48	
City of Grand Forks debs., 1919, 5 p.c.	5,000 00	5,000 00	4,700 00	
City of St. Boniface debs., 1928, 5 p.c.	6,000 00	5,911 08	5,760 00	
Empire Loan Co. debs., 1918, 5 p.c.	20,000 00	20,000 00	20,000 00	
‡International Steel Corp., Ltd., 5 p.c. interim certificates	25,000 00	23,750 00	23,750 00	
Total held by the company	$ 74,381 34	$ 73,540 70	$ 71,526 32	
Total par, book and market values	$ 125,500 93	$ 125,979 17	$ 117,855 24	
Carried out at book value				$ 125,979 17

Stocks owned by the company, viz.:—

	Par value.	Book value.	Market value.
11,383 shares Montreal-Canada Fire Ins. Co. (75 per cent paid)	$ 85,372 50	$ 139,915 00	$ 51,500 00
100 shares Union Trust Co	10,000 00	17,500 00	17,900 00
Total par and book values	$ 95,372 50	$ 157,415 00	$ 69,400 00

*An Act was passed by the Ontario Legislature at the session of 1906, the effect of which was to reduce the subscribed capital to $168,200, the amount paid thereon to $89,760 and the par value of the shares from $100 to $40 each, the amount of capital authorized remaining as before, at $1,000,000.

†During 1914 the company declared forfeited for non-payment of calls, 3,907 shares of the total par value of $156,280 on which $78,220 had been paid.

‡These interim certificates were issued in 1914, pending the issue of first mortgage bonds which were expected to be issued before the end of the year. The issue, however, has not yet been made and as the interim certificates are not, in the opinion of the Department, an eligible investment, the company has undertaken to have them replaced during the month of April, 1915.

ANGLO-AMERICAN—*Continued.*

ASSETS—*Concluded.*

Carried out at book value		$ 157,415 00
Cash at head office		8,725 75
Cash in banks, viz.:—		
Royal Bank, Montreal	$ 3,942 11	
Union Bank, Toronto (including $11,408.19 drafts on agents)	12,194 16	
Union Trust Co., Toronto	347 51	
Union Trust Co., Winnipeg	391 86	
Total cash in banks		16,875 64
Total ledger assets		$ 308,995 56
Deduct market value of bonds and stocks under book value		96,138 93
		$ 212,856 63

OTHER ASSETS.

Interest accrued	633 25
Agents' balances ($24,190.01 on business prior to Oct. 1, 1914)	69,346 57
Amount due for reinsurance losses	15,017 85
Office furniture, $2,049.13; plans, $9,619.28	11,668 41
Other assets	169 73
Gross assets	$ 309,692 44
Deduct assets not admitted	16,000 00
Net assets	$ 293,692 44

LIABILITIES.

(1) Liabilities in Canada.

Total net amount of unsettled fire losses	$ 28,090 77
Reserve of unearned premiums, $199,976.17; carried out at 80 per cent	159,980 93
Taxes due and accrued	1,600 00
Due reinsuring companies	8,499 55
Total liabilities in Canada	$ 198,171 25

(2) Liabilities in other Countries.

Net amount of losses, unadjusted	$ 201 56
Reserve of unearned premiums, $20,039.29, carried out at 80 per cent	16,031 44
Total liabilities outside of Canada	$ 16,233 00
Total liabilities in all countries (except capital stock)	$ 214,404 25
Surplus of assets over liabilities	$ 79,288 19
Capital stock paid in cash	76,876 00
Surplus of assets over liabilities and paid up capital	$ 2,412 19

INCOME.

	In Canada.	In other countries.	
Gross cash received for premiums	$ 287,493 52	$ 16,681 94	
Deduct reinsurance, $7,077.79; return premiums, $77,159.03	83,264 46	972 36	
Net cash received for said premiums	$ 204,229 06	$ 15,709 58	
Total net cash received for premiums in all countries			$ 219,938 64
Received for interest on investments			6,684 56
Total			$ 226,623 20
Net cash loss on securities actually sold			2,096 22
Net income			$ 224,526 98
Received for calls on capital			12,336 00
Income			$ 236,862 98

ANGLO-AMERICAN—*Continued.*

EXPENDITURE.

	In Canada.	In other countries.	
Amount paid for losses occurring in previous years	$ 33,973 04	$ 137 76	
Deduct reinsurances	17,049 56	57 39	
Net amount paid for losses occurring in previous years	$ 16,923 48	$ 80 37	
Amount paid for losses occurring during the year	$ 133,577 15	$ 2,489 55	
Deduct reinsurances	27,841 53	56 66	
Net amount paid for said losses	$ 105,735 62	$ 2,432 89	
Total net amount paid for losses	$ 122,659 10	$ 2,513 26	
Total net amount paid for losses in all countries			$ 125,172 36
Commission or brokerage			54,541 61
Salaries, home office officials, $13,956.65; directors' fees, $2,247.50; travelling expenses, $64.43; auditors' fees, $350			16,618 58
Taxes, $4,707.69; Government fees and licenses, $896			5,603 69
Miscellaneous payments, viz.:—General expenses, $2,106.98; postage, telegrams, telephones and express, $1,335.96; lighting, $37.09; rent, $1,563.70; advertising, $738.97; exchange, $446.94; maps and plans, $153.30; inspections and surveys, $4,332.55; printing and stationery, $2,418.80; legal fees, $802.57			13,936 86
Total expenditure			$ 215,873 10

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1913	$ 288,005 68
Income as above	236,862 98
Total	$ 524,868 66
Expenditure as above	215,873 10
Balance, net ledger assets, December 31, 1914	$ 308,995 56

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$ 4,063 88
Amount of commission thereon	981 34
Amount of losses recovered from said companies	30,445 99
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $550.72; carried out at 80 per cent	440 58
Amount of losses due and recoverable from such companies	25 00
Amount of reinsurance premiums payable to such companies	451 91

THE ANGLO-AMERICAN—*Concluded.*

RISKS AND PREMIUMS.

	In Canada.			In Other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.
		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at December 31, 1913	29,337	39,651,280	491,381,54	148	129,200	1,668,77	29,485	39,780 480	493,050 31
Taken during the year, new	11,863	15,775,042	205,334 94	1,259	2,095,582	39,298 40	13,122	17,870,624	244,633 34
" " renewed	4,170	5,694,001	84,504 29	109	100,450	1,279 49	4,279	5,794,451	85,783 78
Total	45,370	61,120,323	781,220 77	1,516	2,325,232	42,216 66	46,886	63,445,555	823,467 43
Deduct terminated	19,589	24,903,750	339,009 38	216	205,487	2,420 14	19,805	25,109,237	341,429 52
Gross in force at end of year	25,781	36,216,573	442,211 39	1,300	2,119,745	39,826 52	27,081	38,336,318	482,037 91
Deduct reinsured	.....	2,633,177	34,518 86	.....	6,500	65 66	.....	2,639,677	34,584 52
Net in force at December 31, 1914	25,781	33,583,396	407,692,53	1,300	2,113,245	39,760 86	27,081	35,696,641	447,453 39

THE ATLAS ASSURANCE COMPANY, LIMITED.

Statement for the Year ending December 31, 1914.

Chairman—Herbert Brooks. | Principal Office—London, Eng.
Gen.Man. and Sec.–Samuel J. Pipkin. | Head Office in Canada—Montreal.
Chief Agent in Canada—M. C. Hinshaw.

(Established in 1808. Commenced business in Canada, March 7, 1887.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£ 2,200,000=	$10,706,666 67
Amount paid thereon in cash	264,000=	1,284,800 00

ASSETS IN CANADA.

Bonds and debs. on deposit with Receiver General:—

	Par value.	Market value.	
Canada inscribed stock, 1909/1934, 3½ p.c.	$ 184,933 33	$ 166,440 00	
Newfoundland Govt. inscribed stock, 1913/1938, 4 p.c.	48,666 67	46,720 00	
Victorian Govt. inscribed stock, 1919, 4 p.c.	58,400 00	57,815 99	
Canada registered stock, 1930/1950, 3½ p.c.	24,333 33	21,656 66	
Grand Trunk Pacific Ry. 1st Mtge. bonds (g'teed by Prov. of Alberta) 1939, 4 p.c.	24,333 34	20,926 67	
Grand Trunk Pacific Ry. 1st Mtge. bonds (g'teed by Dominion of Canada) 1962, 3 p.c.	48,666 67	35,526 67	
Prov. of Saskatchewan, 1923, 4 p.c.	48,666 67	45,260 00	
City of Toronto, 1921, 4 p. c.	9,733 33	9,246 67	
City of Toronto, 1936, 4 p.c.	38,933 33	34,650 67	
Total on deposit with Receiver General	$ 486,666 67	$ 438,243 33	
Carried out at market value			$ 438,243 33
Cash at head office			252 69
Cash in banks, viz.:—			
Bank of British North America, Montreal		$ 18,071 79	
Union Bank of Canada, Winnipeg		2,754 52	
Total cash in banks			20,826 31
Agents' balances and premiums uncollected ($6,582.74 on business prior to Oct. 1, 1914)			41,602 53
Office furniture, plans, etc			5,000 00
Interest accrued			4,997 69
Total assets in Canada			$ 510,922 55

LIABILITIES IN CANADA.

Net amount of losses, unadjusted	$ 33,062 15
Net amount of losses resisted, in suit	6,107 72
Total net amount of unsettled losses	$ 39,169 87
Reserve of unearned premiums, $410,191.73; carried out at 80 per cent	328,153 38
Taxes due and accrued	3,500 00
Total liabilities in Canada	$ 370,823 25

INCOME IN CANADA.

Gross cash received for premiums	$ 618,108 83	
Deduct reinsurance, $10,951.68; return premiums, $80,941.39	91,893 07	
Net cash received for premiums		$ 526,215 76
Received for interest on securities (paid direct to head office)		18,233 02
Total income in Canada		$ 544,448 78

The Atlas—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 23,784 66	
Deduct savings, salvage and reinsurances	4,076 40	
Net amount paid for said losses	$ 19,708 26	
Amount paid for losses occurring during the year	$ 309,068 16	
Deduct reinsurances	475 03	
Net amount paid for said losses	$ 308,593 13	
Total net amount paid for losses		$ 328,301 39
Commission or brokerage		96,417 34
Paid for:—Salaries, head office officials, $29,554.00; auditors' fees, $550; travelling expenses (officials), $3,687.20		33,791 20
Taxes		8,969 66
Miscellaneous payments, viz.: Advertising, $2,056 60; rent, $5,541.99; maps and plans, $2,792.98, postage, express, telephones and telegrams, $1,038.98; underwriters' association and tariff charges, $5,140.89; stationery and printing, $3,586 65; legal fees, $57.39; fire departments, patrol and salvage corps assessments, $166.38; furniture and fixtures, $80.35; office charges, $1,637.63; agents' charges, $1,556.76		23,656 60
Total expenditure in Canada		$ 491,136 19

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums
Gross policies in force at date of last statement	$ 66,209 801	$ 806,447 72
Taken during the year, new and renewed	48,149,735	612,457 67
Total	$114,359,536	$1,418,905 39
Deduct terminated	46,373,841	595,515 31
Gross in force at end of year	$ 67,985,695	$ 823,390 08
Deduct reinsured	1,287,664	12,719 03
Net in force at December 31, 1914	$ 66,698,031	$ 810,671 05

(*For General Business Statement, see Appendix.*)

BEAVER FIRE INSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

President—W. J. Christie. Vice-Presidents—G. W. Allan, K.C., A. Gouzée.

Principal Office—Winnipeg. Manager and Secretary—A. DeJardin.

(Incorporated May 16, 1913, by an Act of the Parliament of Canada, 3-4 George V., chap. 68. Dominion license issued December 6, 1913.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	300,500 00
Amount paid thereon in cash	120,200 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens	$ 48,403 30

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Book value.	Market value.
Town of Swift Current, 1943, 5 p.c.	$ 15,000 00	$ 12,624 00	$ 13,050 00
City of Weyburn, 1953, 5½ p.c.	10,000 00	8,902 00	9,200 00
City of Brandon (Street Railway), 1952, 4½ p.c.	10,000 00	8,064 00	8,800 00
City of Lethbridge, 1943, 5 p.c.	5,353 33	4,784 27	4,871 53
City of Prince Albert, 1943, 5 p.c.	15,000 00	13,411 50	13,350 00
City of Medicine Hat, 1942, 5 p.c.	10,000 00	8,948 00	9,300 00
Total on deposit with Receiver General	$ 65,353 33	$ 56,733 77	$ 58,571 53

Carried out at book value	56,733 77
Cash in Union Bank of Canada, Winnipeg	47,667 30
Total ledger assets	$ 152,804 37
Market value of bonds and debentures over book value	1,837 76

OTHER ASSETS.

Interest due, $865; accrued, $1,182.31	2,047 31
Agents' balances and premiums uncollected	8,041 51
Plans, $1,259.08; furniture and fixtures, $619.79	1,878 87
Total assets	$ 166,609 82

LIABILITIES.

Net amount of losses, unadjusted	$ 300 00
Reserve of unearned premiums, $21,315 22. Carried out at 80 per cent	17,052 17
Reinsurance premiums, $9,480.33; return premiums, $78.85	9,559 18
Total liabilities	$ 26,911 35
Surplus of assets over liabilities	$ 139,698 47
Capital stock paid in cash	120,200 00
Surplus over liabilities and capital	$ 19,498 47

Beaver Fire—*Concluded.*

INCOME.

Gross cash received for premiums	$ 69,437 27	
Deduct reinsurance, $32,676 27; return premiums, $7,426 45	40,102 72	
Net cash received for premiums		$ 29,334 55
Cash received for interest on investments		5,820 23
Total		$ 35,154 78
Received for calls on capital		15,025 00
Total income		$ 50,179 78

EXPENDITURE.

Amount paid for losses occurring during the year	$ 2,670 87	
Deduct reinsurances	2,225 32	
Net amount paid for said losses		$ 445 55
Commission or brokerage		−3,067 69
Salaries, H. O. officials, $2,125 46; auditors' fees, $125		2,250 46
Taxes		1,240 20
Miscellaneous payments: Advertising, $177 35; office furniture and fixtures, $676 65; maps and plans, $1,573 85; postage, telegrams, telephones, and express, $566 88; printing and stationery, $1,233 90; rents, $1,020; underwriters' boards, tariff assoc., $100; organization expenses, $695 45; investment expenses, $888 50		6,932 58
Total expenditure		$ 7,801 10

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1913	$ 110,425 69
Amount of cash income	50,179 78
Total	160,605 47
Amount of cash expenditure	$ 7,801 10
Balance, net ledger assets, at December 31, 1914	$ 152,804 37

RISKS AND PREMIUMS.

	No.	Amount.	Premiums
Gross policies taken during the year—new	2,038	$ 4,605,656	$ 77,478 78
Deduct terminated	142	518,917	7,874 12
Gross in force at end of year	1,896	$ 4,086,739	$ 69,604 66
Deduct reinsured		2,734,644	42,156 60
Net in force at Dec. 31, 1914	1,896	$ 1,352,095	$ 27,448 06

BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—W. R. BROCK. | Secretary—E. F. GARROW.

Vice-President and General Manager—W. B. MEIKLE.

Principal Office—18, 20 and 22 Front St., East, Toronto.

(Incorporated February 13, 1833, by an Act of the Legislature of the late Province of Upper Canada; amended in 1869 by 32-33 Vic., Chap. 67, and in 1875 by 35 Vic., Chap. 98, and in 1874 by 37 Vic., Chap. 86. In 1882 the Acts were amended and consolidated by 45 Vic., Chap. 99, amended in 1893 by 56 Vic., Chap. 75, and in 1901 by 1 Edward VII, Chap. 90, and in 1904 by 4 Edward VII, Chap. 51, and in 1906 by 6 Edward VII, Chap. 64, and in 1907 by 6-7 Edward VII, Chap. 65. Commenced business in Canada June 19, 1835).

CAPITAL.

Amount of joint stock capital authorized	$ 3,000 000 00
Amount subscribed	1,400 000 00
Amount paid thereon in cash	849,029 79
Amount of preferred stock paid up in cash	550,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate held by the company, viz.:—	
Company's premises, corner Front and Scott streets, Toronto	$ 236,850 71
Amount secured by way of loans on real estate, by bond or mortgage, first liens	4,200 00

Bonds and debs. owned by the company:—

On deposit with Receiver General.	Par value.	Book value.	Market value.
City of St. Catharines, 1919, 4 p.c.	$ 15,000 00	$ 14,250 00	$ 14,250 00
City of Montreal, 1925, 4 p.c.	5,000 00	4,700 00	4,700 00
City of London, Ont., 1921, 4 p.c.	9,000 00	8,820 00	8,460 00
City of Winnipeg, 1938, 3½ p.c.	8,000 00	6,400 00	6,400 00
City of Winnipeg, 1917, 4 p.c.	1,000 00	970 00	970 00
City of Vancouver, B.C., 1945, 4 p.c.	3,000 00	2,520 00	2,520 00
Central Canada Loan and Savings Co. debs., 60 days' notice, 4 p.c.	21,400 00	21,400 00	21,400 00
City of Nanaimo, 1922, 5 p.c.	9,000 00	8,550 00	8,550 00
City of Kamloops, 1922, 5 p.c.	4,000 00	4,700 00	3,760 00
Prov. of New Brunswick, 1938, 3 p.c.	5,840 00	4,552 00	4,555 20
Prov. of New Brunswick, 1921, 4 p.c.	10,000 00	9,700 00	9,700 00
Total on deposit with Receiver General	$ 91,240 00	$ 86,562 00	$ 85,265 20
Mexican Government redeemable bonds, 1920, 5 p.c., deposited in Mexico	$ 25,000 00	$ 21,750 00	$ 21,750 00

Held with Insurance Departments or with Trustees in the United States.			
Bonds—			
Georgia State, 1915, 4½ p.c.	$ 10,000 00	$ 10,000 00	$ 10,000 00
Province of Manitoba, 1930, 4 p.c.	5,000 00	4,650 00	4,700 00
New Mexico Territorial Capital bonds, 1915–1925, 5 p.c.	10,000 00	10,000 00	10,200 00
New York State, 1958, 4 p.c.	5,000 00	5,100 00	4,800 00
Greenville Co., South Carolina, 1933, 4½ p.c.	5,000 00	5,000 00	4,900 00
Duluth, Rainy Lake and Winnipeg Ry., 1916, 5 p.c.	55,000 00	54,450 00	53,968 75
City of Victoria, 1923, 4½ p.c.	140,000 00	135,800 00	131,600 00

British America—*Continued.*

ASSETS—*Continued.*

Held with Insurance Departments or with Trustees in the United States—Con.	Par value.	Book value.	Market value.
Bonds—*Concluded.*			
City of London, 1921, 4 p.c.	$ 15,000 00	$ 14,550 00	$ 14,100 00
City of Brooklyn, N.Y., 1936, 3½ p.c.	30,000 00	27,000 00	26,400 00
City of Cleveland, Ohio, 1923, 4 p.c.	100,000 00	101,000 00	100,000 00
City of Kingston, Ont., 1919-1925, 4½ p.c.	20,000 00	19,689 00	19,400 00
City of New York Corp., 1919, 3½ p.c.	170,000 00	164,900 00	163,200 00
City of New York Corp., 1941, 3½ p.c.	5,000 00	4,500 00	4,350 00
City of New York Corp. 1959, 4 p.c.	75,000 00	75,000 00	71,250 00
City of New York, 1963, 4½ p.c.	5,000 00	5,400 00	5,150 00
City of Richmond, Va., 1924, 4 p.c.	25,000 00	24,250 00	23,750 00
City of Richmond, Va., 1927, 4 p.c.	1,300 00	1,248 00	1,222 00
City of Riverside, Cal., 1923-1935, 5 p.c.	25,000 00	25,470 00	25,250 00
City of Toledo, O., 1919, 4½ p.c.	10,000 00	10,300 00	10,200 00
Canadian Northern Ry. Con. deb. 1930, 4 p.c.	40,393 34	37,969 74	36,354 00
Imperial Rolling Stock Co., C.N.R. Equip., 1920, 4½ p.c.	64,000 00	60,800 00	61,440 00
Suburban Rapid Transit Co. 1st mort., 1938, 5 p.c.	22,000 00	22,220 00	21,560 00
West Shore Ry. 1st mort. 2361, 4 p.c.	12,000 00	11,160 00	10,920 00
Central Canada Loan and Savings Co., 1915, 4 p.c.	115,000 00	115,000 00	115,000 00
Central Canada Loan and Savings Co., 1917, 4 p.c.	250 000 00	250 000 00	250,000 00
Provincial Light, Heat and Power 1st mort. 1946, 5 p.c.	52,000 00	52,000 00	52,000 00
Toronto General Trusts Corp'n Investment Receipt, 1918, 5 p.c.	12,000 00	12,000 00	12,000 00
Toronto Savings and Loan Co., 1915, 4 p.c.	50,000 00	50,000 00	50,000 00
Porto Rico Reg'd 1909 bonds, 1932, 4 p.c.	10,000 00	10,200 00	10,000 00
Stocks—			
100 shares Chicago, Milwaukee and St. Paul Ry. (preferred stock)	10,000 00	13,400 00	13,200 00
43 shares Illinois Central Ry. (common stock).	4,300 00	4,816 00	4,601 00
100 shares Minneapolis, St. Paul and Sault Ste. Marie Ry. (common stock)	10,000 00	12,300 00	12,000 00
216 shares Great Northern Ry. (preferred stock)	21,600 00	26,784 00	25,920 00
Total par, book and market values	$1,384,593 34	$1,376,956 74	$1,359,435 75
Totals in all countries	$1,500,833 34	$1,485,268 74	$1,466,450 95
Carried out at book value			$ 1,485,268 74

Held by the Company.	Par value.	Book value.	Market value.
Bonds—			
Chicago, Milwaukee and St. Paul Ry., 1932, 4½ p.c.	$ 2,100 00	$ 2,121 00	$ 2,121 00
Canada Perm. Mtge. Corp., 1917, 4½ p.c.	12,500 00	12,500 00	12,500 00
Eastern Canada Savings & Loan Co., 1922, 4½ p.c.	5,000 00	5,000 00	5,000 00
Stocks—			
110 shares Dominion Savings and Invt. Soc.	5,500 00	4,235 00	4,235 00
7,412 shares Western Assurance Co. stock	148,240 00	74,120 00	35,577 60
22 shares Great Northern Ry. (preferred stock)	2,200 00	2,205 60	2,640 00
Total par, book and market values	$ 175,540 00	$ 100,181 60	$ 62,073 60

Carried out at book value		100,181 60
Cash at head office		460 46
Cash in banks, viz.:—		
Canadian Bank of Commerce, New York, $246,442.02; less overdraft Toronto Branch, $196,307.98	$ 50,134 04	
Corn Exchange National Bank, Chicago	6,887 00	
United States Mortgage and Trust Co., New York	51,026 62	
Total cash in banks		108,047 66
Total ledger assets		$ 1,935,009 17
Deduct market value of bonds and stocks under book value		56,925 79
		$ 1,878,083 38

British America—*Continued.*

OTHER ASSETS.

Interest accrued	$ 26,995 35
Rents due	318 34
Agents' balances, ($8,489.74 on business written prior to Oct. 1, 1914)	327,833 83
Bills receivable	458 59
Plans	8,842 64
Due for reinsurance losses	1,953 49
Sundry reinsurance accounts	2,752 09
Total assets	$ 2,247,237 71

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of claims for fire losses, unadjusted (of which $4,533 accrued prior to 1914)	$ 55,345 00
Reserve of uncarned premiums, fire, $503,769.97; carried out at 80 per cent	403,015 97
Dividends declared and due, but unpaid	5,957 10
Taxes due and accrued	6,762 70
Due for directors' fees	5,130 00
Reinsurance premiums due	58,907 19
Total liabilities in Canada	$ 535,117 96

(2.) *Liabilities in other Countries.*

Net amount of fire losses, unadjusted	$ 165,729 68	
Net amount of fire losses, resisted in suit	13,280 00	
Total net amount of unsettled fire losses in other countries (of which $11,011.43 accrued prior to 1914)		$ 179,009 68
Reserve of unearned premiums, fire, $1,110,001.15; carried out at 80 per cent		888,000 92
Taxes due and accrued		15,634 86
Due and accrued for salaries, rent, etc		3,500 00
Total liabilities in other countries		$ 1,086,145 46
Total liabilities (excluding capital stock) in all countries		$ 1,621,263 42
Excess of assets over liabilities		$ 625,974 29
Capital stock paid in cash		1,399,029 79

INCOME.

Fire Risks.	In Canada.	In other countries.
Gross cash received for premiums	$ 751,494 71	$2,344,881 09
Deduct reinsurance, $665,927.54; return premiums, $525,760.11	261,744 75	929,942 90
Net cash received for said premiums	$ 489,749 96	$1,414,938 19
Inland and Ocean Risks.		
Net cash received for said premiums	$ 6,396 79	$ 803 00
Hail Risks.		
Gross cash received for premiums	$ 63,999 55	.....
Deduct reinsurance, $18,508.88; return premiums, $1,331.27.	19,840 15	.....
Net cash received for said premiums	$ 44,159 40	.....

Total net cash received for premiums in all countries	$ 1,956,047 34
Received for interest and dividends on investments	57,138 39
Received for rents	6,730 04
Profit on sale of securities	337 00
Total income	$ 2,020,252 77

BRITISH AMERICA—*Continued.*

EXPENDITURE.

	In Canada.	In other countries.	
Fire Risks.			
Amount paid for losses occurring in previous years	$ 58,201 60	$ 187,747 85	
Deduct savings, salvage and reinsurances	14,429 73	62,352 37	
Net amount paid for said losses	$ 43,771 87	$ 125,395 48	
Amount paid for losses occurring during the year	$ 319,053 33	$1,161,815 92	
Deduct savings, salvage and reinsurances	66,429 27	329,376 64	
Net amount paid for said losses	$ 252,624 06	$ 832,439 28	
Total net amount paid for fire losses	$ 296,395 93	$ 957,834 76	
Hail Risks.			
Amount paid for losses occurring during the year	$ 14,794 92	.....	
Deduct reinsurances	4,670 11	.....	
Net amount paid for hail losses	$ 10,124 81	.....	
Total net amount paid for all losses			$ 1,264,355 50
Total net amount paid for marine and inland losses in Canada			1,792 58
Dividends			19,250 00
Commission or brokerage			395,236 10
Paid for salaries of home office officials, $59,309.49; do., of special and general agents, $83,708.81; directors' fees, $6,472.54; auditors' fees, $926.83			150,417 67
Taxes			51,756 55
Miscellaneous payments, viz., Advertising, $13,109.83; fire departments, patrol, salvage corps assessments, etc., $2,800.53; furniture and fixtures, $2,609.18; inspections and surveys, $44,947 06; legal expenses, $1,790.69; maps and plans, $8,478.73; postage, telegrams, telephones, and express, $14,349.17; printing and stationery, $23,510.97; rent, $14,514.83; board expenses and tariff associations, $29,538.68; exchange, $1,913.56; office expenses, $1,798.65; sundries, $2,647.49			162,000 37
Total expenditure			$ 2,044,808 77

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1913	$ 1,942,982 00
Income as above	2,020,252 77
Amount of appreciation of real estate	16,583 17
Total	$ 3,979,817 94
Expenditure as above	2,044,808 77
Balance, net ledger assets, at December 31, 1914	$ 1,935,009 17

STATEMENT OF REINSURANCE IN UNLICENSED COMPANIES (CANADIAN BUSINESS.)

Amount of reinsurance premiums written in unlicensed companies	$ 112,024 97
Commission thereon, $27,808.20; losses recovered, $62,283.34	90,091 54
Reserve of unearned premiums, $70,970.13; carried out at 80 p.c.	56,776 10
Amount of losses recoverable from such companies	9,757 25
Amount of reinsurance premiums payable to such companies	7,571 24
Amount of cash or other securities held as security for recovery of losses, etc.	52,150 10

British America—*Concluded.*

RISKS AND PREMIUMS.

	In Canada.		In other Countries.		Totals in all Countries	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
Fire Risks.	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force at date of last statement	95,264,188	1,095,979 61	341,711,540	2,854,082 44	436,975,728	3,950,062 05
Taken during the year, new and renewed	73,780 407	788,634 91	284,670,026	2,258,968 53	358,450,433	3,047,603 44
Total	169,044,595	1,884,614 52	626,381,566	5,113,050 97	795,426,161	6,997,665 49
Deduct terminated	65,301,581	739,676 05	280,961,083	2,273,910 29	346,262,664	3,013,586 34
Gross in force at end of year	103,743,014	1,144,938 47	345,420,483	2,839,140 68	449,163,497	3,984,079 15
Deduct reinsured	17,301,062	205,070 79	78,107,559	639,610 73	95,408,621	844,681 52
Net in force at December 31, 1914	86,441,952	939,867 68	267,312,924	2,199,529 95	353,754,876	3,139,397 63
Marine (Ocean) Risks.						
Gross policies taken during the year	1,556,045	12,717 53	555,333	10,706 66	2,111,378	23,424 19
Deduct terminated	491,574	5,281 37	.....	.....	491,574	5,281 37
Gross and net in force at December 31, 1914	1,064,471	7,436 16	555,333	10,706 66	1,619,804	18,142 82
Hail Risks.						
Gross policies taken during the year	969,132	61,277 70	.....	.....	969,132	61,277 70
Deduct terminated	969,132	61,277 70	.....	.....	969,132	61,277 70

*BRITISH COLONIAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—Hon. C. E. DUBORD. Vice-President—J. B. MORISSETTE.
Secretary and Managing Director— Principal Office—MONTREAL.
THÉODORE MEUNIER.
Treasurer—I. L. LAFLEUR.

(Incorporated May 19, 1909, by an Act of Parliament of Canada, 8-9 Edward VII, chap. 52. Extended in 1912 by 2 George V, chap. 68. Dominion license issued June 1, 1912.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed for	1,000,000 00
§Amount paid thereon in cash	170,350 00

(*For List of Shareholders, see Appendix*).

ASSETS.

Bonds and debentures owned by the Company:—

On deposit with Receiver General.

	Par value.	Book value.	Market value.
Town of Joliette 1941, 4½ p.c.	$ 10,000 00	$ 10,200 00	$ 8,600 00
Village of St. Rose School, 1940, 4½ p.c	18,000 00	18,000 00	14,400 00
Town of Ste. Anne de Bellevue, 1951, 5 p.c.	10,000 00	10,552 68	8,900 00
Village of Villeray School, 1951, 5½ p.c.	17,000 00	19,429 30	15,810 00
Total on deposit with Receiver General	$ 55,000 00	$ 58,181 98	$ 47,710 00

†*Held by Governments.*

Town of Ponoka, 1932, 5 p.c.	$ 3,991 39	$ 3,481 42	$ 3,481 42
St. Louis R. C. S., 1941, 5 p.c.	14,000 01	12,631 01	12,631 01
Edmonton School, 1951, 4½ p.c.	13,875 00	10,955 00	10,955 00
Municipality of Brenda, 1930, 4 p.c.	10,000 00	8,713 00	8,713 00
Municipality of Hamiota, 1931, 4 p.c.	5,000 00	4,356 00	4,356 00
City of Regina, 1931, 4½ p.c.	18,000 00	15,448 60	15,448 60
Arcola S.D., 1942, 5 p.c.	14,933 36	12,894 64	12,894 64
Prince Albert P. School, 1938, 5 p.c.	3,133 34	2,738 00	2,738 00
Totals	$ 82,933 10	$ 71,217 67	$ 71,217 67
Total par, book and market values	$ 137,933 10	$ 129,399 65	$ 118,927 67

Carried out at book value (including $2,263.06 accrued interest purchased)		$ 131,662 71
Cash at head office		1,122 27
Cash in Imperial Bank of Canada: Special account, $25,000; current account ($72,399.40 less $2,302.27 cheques outstanding), $70,097.13		95,097 13
Drafts on agents at end of year for accounts due		7,302 09
Total ledger assets		$ 235,184 20
Deduct market value of bonds and debentures under book value		10,471 98
		$ 224,712 22

*On December 22, 1914, this company reinsured the business of the Central Canada Insurance Co. of Brandon, Man.

§The company has since Dec 31st, 1914, made a call of 5 p.c. on its subscribed capital.

†Held by governments of Manitoba, Alberta and Saskatchewan for Central Canada Insurance Co. of Brandon which this company has reinsured. The reinsurance agreement provides for the delivery of these securities to the British Colonial within six months from the date thereof, failing which delivery the reinsurance contract is null and void.

British Colonial—*Continued.*

OTHER ASSETS.

Interest due, $1,123.97; accrued, $557.08		$ 1,681 05
Agents' balances and premiums uncollected ($8,403.03 was on business prior to Oct. 1, 1914)		20,258 04
Agents' balances and premiums uncollected (Central Can.) g'teed		14,431 27
Office furniture and fixtures, $2,632.59; maps and plans, $5,420.70		8,053 29
Total assets		$ 269,135 87

LIABILITIES.

Net amount of losses, unadjusted	$ 10,190 80	
Net amount of losses, resisted, in suit (accrued in previous years)	1,633 44	
Total net amount of unsettled losses		$ 11,824 24
Reserve of unearned premiums, $206,658 04. Carried out at 80 per cent		165,326 43
Reserve of unlicensed reinsurance premiums, unsecured		13,278 01
Taxes due and accrued		1,000 00
Held in trust for unlicensed treaty company		18,305 19
Total liabilities		$ 209,733 87
Excess of assets over liabilities		$ 59,402 00
Capital stock paid in cash		170,350 00

INCOME.

Gross cash received for premiums	$ 286,182 05	
Deduct reinsurance, $41,782.31; retura premiums, $46,271.16	88,053 47	
Net cash received for premiums		$ 198,128 58
Received for interest on investments		6,351 09
Received for premium on capital stock		350 00
Total		$ 204,829 67
Received for increased capital		350 00
Total income		$ 205,179 67

EXPENDITURE.

Amount paid for losses occurring in previous years	$ 555 23	
Deduct reinsurances	380 19	
Net amount paid for said losses	$ 175 04	
Amount paid for losses occurring during the year	$ 45,253 95	
Deduct reinsurances	18,934 62	
Net amount paid for said losses	$ 26,319 33	
Total net amount paid for losses		$ 26,494 37
Commission or brokerage		70,401 07
Salaries—H. O. officials, $19,362.77; auditors' fees, $200; travelling expenses, $2,654 27		22,217 04
Taxes		2,876 88
Miscellaneous payments:—Advertising, $3,154.65; furniture and fixtures, $908.19; inspections and surveys, $4,267.52; legal fees, $1,451.50; maps and plans, $1,664.29; postage, telegrams, telephones and express, $1,311.62; printing and stationery, $2,065.55; rents, $3,177.60; light, $62.19; office expenses, $1,058.84; exchange, $84.96; adjustments, $901.24; commission on sale of capital stock, $175; Underwriters' Boards, Tariff Ass., etc., $968.89		21,252 04
Total expenditure		$ 143,241 40

British Colonial—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets December 31, 1913	$	154,940 74
Amount of cash income		205,179 67
Total	$	360,120 41
Amount of expenditure		143,241 40
Balance, net ledger assets, ($235,184 20 less deposit of reinsuring Co., $18,305 19), December 31, 1914	$	216,879 01

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$	41,731 18
Amount of commission thereon		11,476 06
Amount of losses recovered from said companies		19,314 81
Reserve of unearned premiums reinsured in unlicensed companies, $26,751 37; carried out at 80 per cent		21,401 10
Amount of losses recoverable from said companies		10,182 10
Amount of cash or other securities held as security for recovery of losses, etc		18,305 19

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	4,276	$ 6,074,673	$ 81,294 15
Taken during the year—new	8,621	28,710,954	309,120 38
Total	12,897	$ 34,785,627	$ 390,414 53
Deduct terminated	4,009	6,747,584	94,794 13
Gross in force at end of year	8,888	$ 28,038,043	$ 295,620 40
Deduct reinsured		3,794,856	48,406 62
Net in force at December 31, 1914	8,888	$ 24,243,187	$ 247,213 78

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

President—Edward Brown. Vice-President—
Principal Office—Winnipeg, Man. E. E. Hall.
Secretary and Managing Director—F. K. Foster.

(Incorporated as "The Freehold Fire Insurance Company" under the authority of chap. 109 of the statutes of Manitoba, of 1906; and by chap. 110 of statutes of Manitoba, of 1906, its name was changed to "The Prince Rupert Fire Insurance Company"; and by Order in Council of the province of Manitoba, dated April 29, 1908, its name was again changed to "The British Northwestern Fire Insurance Company", and by an Act of the Legislature of Province of Manitoba, 1910, certain further amendments were made to the company's Acts. Incorporated May 4, 1910, by an Act of the Parliament of Canada 9-10 Edward VII, chap. 70. Dominion license issued February 20, 1912.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed for	594,400 00
Amount paid thereon in cash	232,407 20

(For List of Shareholders, see Appendix.)

ASSETS.

Loans on mortgages on real estate, first liens			$ 96,467 05
Bonds and debentures owned by the Company, viz.:—	Par and Book value.	Market value.	
*Home Investment and Savings Association, 1917, 5 p.c.	$ 55,000 00	$ 55,000 00	
Standard Trusts Co., 1916, 5 p.c.	5,000 00	5,000 00	
Bannatyne S. D., 1931, 5 p.c.	5,000 00	4,150 00	
Prince Albert S. D., 1922—1928, 5 p.c.	10,966 69	10,089 35	
Saskatoon, S.D., 1953 5 p.c.	20,000 00	20,000 00	
Total par, book and market values	$ 95,966 69	$ 94,239 35	
Carried out at book value			95,966 69

Stocks owned by the Company, viz.:—	Par value.	Book value.	Market value.	
400 shares Canada West Securities Corp	$ 40,000 00	$ 50,000 00	$ 40,000 00	
50 shares Wm. Pearson Co., Ltd. (preferred)	5,000 00	10,000 00	3,750 00	
Total par, book and market values	$ 45,000 00	$ 60,000 00	$ 43,750 00	
Carried out at book value				60,000 00
Cash at head office				7,390 30
Cash in Merchants Bank, Winnipeg				16,302 37
Total ledger assets				$ 276,126 41
Deduct market value of bonds and stocks under book value				17,977 34
				$ 258,149 07

OTHER ASSETS.

Interest due, $460.34; accrued, $1,894.80	2,355 14
Agents' balances and premiums uncollected (on business prior to Oct. 1, 1914)	10,520 53
Office furniture and fixtures, $2,123.84; plans, $3,495.03	5,618 87
Due for reinsurance losses	6,066 16
Reinsurance premiums due, $6,818.62; accounts owing, $30.01	6,848 63
Total assets	$ 289,558 40

*On deposit with Receiver General.

The British Northwestern—*Continued.*

LIABILITIES.

Net amount of losses, unadjusted	$ 8,572 00	
Net amount of losses, resisted—not in suit	500 00	
Total net amount of unsettled losses		$ 9,072 00
Reserve of uncarned premiums, $45,861.10; carried out at 80 per cent		36,688 88
Unclaimed dividend due, $60.25; due to reinsurers, $8,052.98		8,113 23
Taxes due and accrued		450 00
Reinsurance premiums due		2,084 20
Total liabilities		$ 56,408 31
Excess of assets over liabilities		$ 233,1o0 09
Capital stock paid in cash		232,467 20
Surplus over liabilities and paid up capital		$ 742 89

INCOME.

Gross cash received for premiums	$ 105,510 77	
Deduct reinsurance, $40,019.22; return premiums, $19,170.13	59,189 35	
Net cash received for said premiums		$ 46,321 42
Received for interest on investments		11,818 47
Received for premium on capital stock		2,480 00
Total		$ 60,619 89
Received on account of capital stock		16,745 70
Total income		$ 77,365 59

EXPENDITURE.

Amount paid for losses occurring in previous years	$ 5,370 72	
Deduct reinsurances	2,274 89	
Net amount paid for said losses	$ 3,095 83	
Amount paid for losses occurring during the year	$ 46,930 93	
Deduct reinsurances	11,195 26	
Net amount paid for said losses	$ 35,735 67	
Total net amount paid for losses		$ 38,831 50
Dividends paid		9,458 70
Commission or brokerage		8,685 11
Salaries, $10,687.50; directors' fees, $235; auditors' fees, $100; travelling expenses, $1,848.75.		12,871 25
Taxes		1,828 70
Miscellaneous payments: Advertising, $935.95; adjustment fees, $920.44; legal fees, $580.69; maps and plans, $618.60; postage, telegrams, telephones and express, $1,813.43; printing and stationery, $1,221.97; rents, $720; board and tariff associations, $520.35; stock selling costs, $1,669.76; Total, $9,031.19 less recovered from Mortgage Co., $56.40 and furniture sold, $74		8,900 79
Total expenditure		$ 80,576 05

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1913	$ 271,283 89
Amount of cash income, as above	77,365 59
Total	$ 348,649 48
Amount of expenditure as above	80,576 05
Balance, net ledger assets, December 31st, 1914 ($276,126.41 less deposits, $8,052.98)	$ 268,073 43

The British Northwestern—*Concluded.*

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at December 31, 1913	5,804	$ 6,946,811	$ 120,786 94
Taken during the year new and renewed	3,667	5,593,064	102,461 57
Total	9,471	$ 12,539,875	$ 223,248 51
Deduct terminated	3,705	5,049,115	93,071 70
Gross in force at end of year	5,766	$ 7,490,760	$ 130,176 81
Deduct reinsured		2,092,286	39,357 26
Net in force at December 31, 1914	5,766	$ 5,398,474	$ 90,819 55

CALEDONIAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—ROBERT CHAPMAN. Secretary—R. HILL STEWART.

Principal Office—Edinburgh, Scotland.

Manager in Canada—J. G. BORTHWICK. Head Office in Canada—Montreal.

(Organized in 1805. Incorporated, June 18, 1846. Commenced business in Canada, February, 1853.)

CAPITAL.

Amount of joint stock capital authorized, £1,000,000	$ 4,866,666 67
Amount subscribed for, £537,500	2,615,833 33
Amount paid thereon in cash, £107,500	523,166 67

ASSETS IN CANADA.

Bonds and debs. on deposit with Receiver General:—

	Par value.	Market value.	
City of Montreal cons. stock, 1932, 4 p.c.	$ 48,666 67	$ 44,286 67	
City of Toronto, 1924, 4 p.c.	13,972 20	12,994 15	
City of Toronto, 1925, 4 p.c.	38,933 33	36,208 00	
City of Quebec R.C. School, 1947 4½ p.c.	15,000 00	14,100 00	
City of Montreal R. C. School, 1926, 4 p.c.	15, 00 00	13,650 00	
City of Montreal permanent debenture stock, 3 p.c.	15,086 67	9,957 20	
City of Hamilton, 1934, 4 p.c.	48,666 67	43,313 34	
City of St. Henri, 1953, 4½ p.c.	30,000 00	28,800 00	
Toronto Mortgage Co., 1917, 4½ p.c.	14,600 00	14,600 00	
Toronto Mortgage Co., 1918, 4½ p.c.	12,166 66	12,166 66	
Toronto Mortgage Co., 1919, 4½ p.c.	9,733 33	9,733 33	
South Australian, 1916, 4 p.c.	48,666 67	48,180 00	
Central Canada Loan and Savings Co. 1915, 4½ p.c.	12,166 67	12,166 67	
Central Canada Loan and Savings Co. 1919, 4½ p.c.	12,166 66	12,166 66	
City of Montreal (Town of St. Louis), 1948, 4½ p.c.	10,000 00	9,700 00	
City of Calgary, 1927, 4½ p.c.	15,000 00	14,100 00	
Mun. of Point Grey cons. deb. stock, 1960, 4½ p.c.	21,413 33	17,344 80	
City of Edmonton, 1932, 4½ p.c.	11,680 00	10,628 80	
City of Edmonton, 1952, 4½ p.c.	8,760 00	7,621 20	
Acadia Loan Corp., 1916, 4½ p.c.	9,733 33	9,733 33	
Acadia Loan Corp., 1917, 4½ p.c.	14,600 00	14,600 00	
London Loan and Sav. Co. of Can., 1915, 4½ p.c.	24,333 33	24,333 33	
Canada Landed and National Invt. Co., 1918, 4½ p.c.	24,333 33	24,333 33	
Total on deposit with Receiver General	$ 474,678 85	$ 444,717 47	
Carried out at market value			$ 444,717 47
Cash in banks:—			
Molsons Bank, Montreal (Manager's account)		$ 6,440 93	
Molsons Bank, Montreal (deposit account)		13,844 49	
Sterling Bank of Canada, Winnipeg (N. W. Branch)		2,863 79	
Total cash in banks			23,149 21
Agents' balances and premiums uncollected ($4,458.08 was on business issued prior to Oct. 1, 1914)			44,973 98
Maps and plans, $10,000; office furniture, $1,350			11,350 00
Total assets in Canada			$ 524,190 66

CALEDONIAN—*Concluded.*

LIABILITIES IN CANADA.

Net amount of losses, unadjusted	$ 29,615 87	
Net amount of losses, resisted in suit (accrued in 1910)	10,000 00	
Total net amount of unsettled losses		$ 39,615 87
Reserve of unearned premiums, $368,407.98; carried out at 80 per cent		294,726 38
Taxes due and accrued		6,653 05
Total liabilities in Canada		$ 340,995 30

INCOME IN CANADA.

Gross cash received for premiums	$ 520,464 95	
Deduct reinsurance, $15,019.17; and return premiums, $62,469.38	77,488 55	
Net cash received for premiums		$ 442,976 40
Interest on deposit paid direct to head office		17,907 88
Interest on bank account and bonds		2,669 62
Total income in Canada		$ 463,553 90

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years	$ 23,019 92	
Amount paid for losses occurring during the year	$ 268,862 91	
Deduct reinsurances	17,433 00	
Net amount paid for said losses	$ 251,429 91	
Total net amount paid for losses		$ 274,449 83
Commission or brokerage		85,530 00
Salaries, manager, branch manager and staff, $25,488.57; auditors' fees, $500; travelling expenses (officials), $2,104.17		28,092 74
Paid for taxes		8,720 70
Miscellaneous payments, viz.: Printing and stationery, $2,852.10; advertising, $434.66; postages and telegrams, 1,846.97; maps and plans, $3,685.25; legal expenses, $16.00; charges, telephone, express, etc., $1,616.84; rents, $4,497.00; underwriters' tariff associations, etc., $4,831.63; furniture and fixtures, $272.50; bad debts, $218.34		20,271 29
Total expenditure in Canada		$ 417,064 56

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	35,843	$ 62,034,327	$ 708,838 14
Policies taken during the year—new and renewed	19,885	45,463,173	526,309 59
Total	55,728	$107,497 500	$1,235,147 73
Deduct terminated	18,438	40,987,156	493,980 11
Gross in force at end of year	37,290	$ 66,510,344	$ 741,167 62
Deduct reinsured		1,473 866	16,562 99
Net in force at December 31, 1914	37,290	$ 65,036,478	$ 724,604 63

(*For General Business Statement, see Appendix.*)

THE CALIFORNIA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—E. T. NIEBLING. Secretary—GEO. W. BROOKS.
Principal Office—San Francisco, Cal.
Head Office in Canada—Calgary, Alta. Chief Agent in Canada—H. H. MOTLEY.

(Incorporated, 1861. Dominion license issued November 18, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 400,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.	
District of Oak Bay, B.C., 1962, 5 p.c.	$ 5,000 00	$ 4,350 00	
City of Calgary, Alta., 1927, 4½ p.c.	10,000 00	9,400 00	
City of New Westminster, B.C., 1931, 4½ p.c.	10,000 00	9,000 00	
City of Winnipeg, Man., S.D., 1943, 4 p.c.	10,000 00	8,500 00	
District of North Vancouver, B.C., 1961, 5 p.c.	10,000 00	8,800 00	
City of Brandon, Man., 1952, 4½ p.c.	10,000 00	8,800 00	
Total on deposit with Receiver General	$ 55,000 00	$ 48,850 00	
Carried out at market value			$ 48,850 00
Interest accrued			1,037 50
Agents' balances and premiums uncollected ($3,383.67 was on business prior to Oct. 1, 1914)			8,491 03
Total assets in Canada			$ 58,378 53

LIABILITIES IN CANADA.

Net amount of losses, adjusted but unpaid	$ 2,833 47	
Net amount of losses, unadjusted	810 00	
Total net amount of unsettled losses		$ 3,643 47
Reserve of unearned premiums, $26,037.15; carried out at 80 per cent		20,829 72
Salaries, rent, etc., due and accrued		100 00
Taxes due and accrued		582 26
Due for reinsurance premiums		80 79
Total liabilities in Canada		$ 25,236 24

INCOME IN CANADA.

Gross cash received for premiums	$ 57,435 48	
Deduct reinsurance, $2,227.41; and return premiums, $17,798.03	20,025 44	
Net cash received for premiums		$ 37,410 04
Received for interest on investments		3,050 00
Total income in Canada		$ 40,460 04

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years	$ 370 00	
Net amount paid for losses occurring during the year	18,084 01	
Total net amount paid for losses		$ 18,454 01
Commission or brokerage		6,491 03

The California —*Concluded.*

EXPENDITURE IN CANADA—*Concluded.*

Taxes		$ 1,294 04
Travelling expenses, officials, $108.90; agents, $632.50		741 40
Miscellaneous payments, viz.:—Fire departments, patrol and salvage corps assessments, $13.27; inspections and surveys, $40.00; maps and plans, $1,021.40; postage, telegrams, telephones and express, $244.30; printing and stationery, $134.05; board fees, $302.00; fidelity bond, $11.25; legal expenses, $4.24; reports, $25.00		1,795 51
Total expenditure in Canada		$ 28,775 99

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 2,101,353	$ 40,787 20
Taken during the year, new and renewed	3,108,615	58,613 52
Total	$ 5,209,968	$ 99,400 72
Deduct terminated	2,466,849	51,054 18
Gross in force at end of year	$ 2,743,119	$ 48,346 54
Deduct reinsured	128,826	2,039 01
Net in force at December 31, 1914	$ 2,614,293	$ 46,307 53

(*For General Business Statement, see Appendix*).

THE CANADA NATIONAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—
CAPTAIN WM. ROBINSON.

Vice-President—
F. H. ALEXANDER.

Managing Director—W. T. ALEXANDER.

Principal Office—Winnipeg, Man.

(Incorporated April 7, 1903, by an Act of the Parliament of Canada, 8-9 Edward VII, Chapter 60. Dominion license issued July 31, 1911.)

CAPITAL.

Amount of joint stock or guaranteed capital authorized	$ 3,000,000 00
Amount subscribed	2,050,400 00
Amount paid thereon in cash	1,327,460 39

(*For List of Shareholders, see Appendix.*)

ASSETS.

Book value of real estate held by the company			$ 31,035 06
Loans secured by mortgages, first liens			1,316,166 65
Amount of loans secured by bonds, stocks or other marketable collaterals, viz.:—			
			49,464 00

	Par Value.	Market Value.	Amount of Loan.
Northern Elevator Co., Ltd. Stock	$ 91,600 00	$ 91,600 00	$ 49,464 00

Bonds and debentures on deposit with Receiver General:

	Par value.	Book value.	Market value.	
Home Investment and Savings Assoc. debs., 1916, 5 p.c.	$ 55,000 00	$ 55,000 00	$ 55,000 00	
Carried out at book value				55,000 00

Stocks owned and held by the Company:—

	Par value.	Book value.	Market value.	
670 shares Great West Perm. Loan Co. (capital stock)	$ 67,000 00	$ 83,477 23	$ 85,335 00	
92 shares Imperial Canadian Trust Co.	9,200 00	10,580 00	10,580 00	
Total par, book and market values	$ 76,200 00	$ 94,057 23	$ 95,915 00	
Carried out at book value				94,057 23
Cash at head office and branches (including $43,400.96, cheques on hand)				43,500 96
Cash in banks and Trust Co., viz.:—				
Royal Bank of Canada			$ 1,953 28	
Northern Crown Bank			12,584 67	
Imperial Canadian Trust Co.			135,800 00	
Total			$ 150,337 95	
Less overdraft Northern Crown Bank on general account			36,824 85	
Net cash in banks				113,513 10
Total ledger assets				$ 1,702,737 00

The Canada National—*Continued.*

OTHER ASSETS.

Market value of bonds and stocks over book value	$ 1,857 77
Interest due, $23,104.69; accrued, $32,055.04	55,159 73
Agents' balances and premiums uncollected ($417.28 was on business prior to Oct. 1, 1914)	39,991 43
Bills receivable held by the company	776 62
Maps and plans, $11,780.25; furniture and fixtures, $9,054.67	20,834 92
Due for reinsurance losses	12,582 00
All other Assets	2,475 00
Total assets	$ 1,836,414 47

LIABILITIES.

Net amount of losses, adjusted and unpaid	$ 9,675 00
Reserve of uncarned premiums, $173,968.44; carried out at 80 per cent	139,174 75
Dividends declared but not yet due	71,420 98
Due for reinsurance premiums	6,308 31
Taxes due and accrued	1,369 00
Held in trust for reinsurance against unexpired risks	46,261 16
Total liabilities	$ 274,209 20
Excess of assets over liabilities	$ 1,562,205 27
Capital stock paid in cash	1,327,460 39
Surplus over liabilities and paid up capital	$ 234,744 88

INCOME.

Gross cash received for premiums	$ 337,554 99	
Deduct reinsurance, $84,551.11; return premiums, $76,394.94	160,946 05	
Net cash received for premiums		$ 176,608 94
Received for interest on investments and dividends on stocks		95,113 45
Total		$ 271,722 39
Received for calls on capital		270,152 89
Total income		$ 541,875 28

EXPENDITURE.

Amount paid for losses occurring in previous years	$ 6,271 10	
Deduct reinsurances	2,819 65	
Net amount paid for said losses	$ 3,451 45	
Amount paid for losses occurring during the year	$ 109,392 66	
Deduct reinsurances	33,670 05	
Net amount paid for said losses	$ 75,722 61	
Total net amount paid for losses		$ 78,174 06
Amount of dividends paid during the year at 6 p.c.		28,914 72
Paid for commission or brokerage		27,147 17
Paid for salaries: Head office, Branches and Inspectors, $61,624.48; directors' fees, $3,450; auditors' fees, $775.41; travelling expenses, $10,221.80		76,071 69
Paid for taxes		4,908 84
Miscellaneous payments: Advertising, $9,395.56; furniture and fixtures, $647.79; maps and plans, $5,322.16; postage, telegrams, telephones and express, $3,287.55; printing and stationery, $5,030.40; rents, $8,339.25; legal expenses, $354.77; underwriters' association fees, etc., $2,800.41; sundries, $3,463.84		38,551 73
Total expenditure		$ 254,768 21

The Canada National—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Balance of net ledger assets, December 31, 1913	$ 1,369,368 77
Income as above	541,875 28
Total	$ 1,911,244 05
Expenditure as above	254,768 21
Balance, net ledger assets, December 31, 1914, ($1,702,737.00, less $46,261.16, deposits)	$ 1,656,475 84

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	$ 56,039 11
Amount of commission thereon	16,047 60
Amount of losses recoverd from said companies	34,583 92
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $56,103.43. Carried out at 80 per cent	44,882 74
Amount of losses due and recoverable from such companies	14,780 97
Amount of reinsurance premiums payable to such companies	851 97
Amount of cash or other securities held as security for recovery of losses	46,261 16

RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 21,389,645	$ 331,178 44
Policies taken during the year	22,152,139	342,961 49
Total	$ 43,541,784	$ 674,139 93
Deduct terminated	14,949,179	242,274 36
Gross in force at end of year	$ 28,592,605	$ 431,865 57
Deduct reinsured	8,500,892	117,306 74
Net in force at December 31, 1914	$ 20,091,713	$ 314,558 83

THE CANADIAN FIRE INSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

President—Jas. H. Ashdown. | Secretary and Manager—C. S. Riley.
Head Office—Winnipeg, Man.
Vice-President and Chief Agent—R. T. Riley.

(Incorporated by Act of the Legislature of the Province of Manitoba, Chapter 53 of the statutes of 1887, amended by chapter 49 of the statutes of 1895. Incorporated by Act of the Parliament of the Dominion of Canada, 60-61 Victoria, chapter 76; amended in 1904 by 4 Edward VII, chapter 58. Dominion license issued September 1, 1897.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid in cash	$ 500,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens				$ 612,623 58
Bonds and debentures owned by the Company:—	Par value.	Book value.	Market value.	
*City of Winnipeg, 1923, 4 p.c.	$ 70,000 00	$ 70,000 00	$ 65,100 00	
Canada Permanent Mortgage Corp., 1915, 4½ p.c.	20,000 00	20,000 00	20,000 00	
Home Investment, Loan and Savings Co., 1916, 5 p.c.	10,000 00	10,000 00	10,000 00	
Home Investment, Loan and Savings Co., 1918, 5 p.c.	10,000 00	10,000 00	10,000 00	
Northern Mortgage Co., 5 p.c.	350,000 00	350,000 00	350,000 00	
Huron and Erie L. and S. Co., 1916, 4½ p.c.	10,000 00	10,000 00	10,000 00	
Total par, book, and market values	$ 470,000 00	$ 470,000 00	$ 465,100 00	
Carried out at book value				470,000 00
Cash on hand at head offices and branches				9,254 69
Cash in banks, viz.—				
Union Bank of Canada, Winnipeg			$ 52,828 29	
" " Toronto			9,536 43	
" " Calgary			20,767 38	
Northern Crown Bank, Winnipeg			20,112 02	
Total cash in banks				103,244 12
Total ledger assets				$ 1,195,122 39
Deduct market value of bonds and debentures under book value				4,900 00
				$ 1,190,222 39

OTHER ASSETS.

Interest accrued	1,111 60
Agents' balances ($1,373.74 on business prior to Oct. 1, 1914)	45,606 60
Plans, furniture and fixtures	9,845 79
Total assets	$ 1,246,786 38

*On deposit with Receiver General.

The Canadian Fire—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses, unadjusted	$ 20,066 36	
Net amount of losses, resisted, not in suit	179 00	
Total net amount of unsettled losses		$ 20,245 36
Reserve of unearned premiums, $263,442.47; carried out at 80 per cent		210,753 97
Taxes due and accrued		3,897 12
Reserve fund held in trust for reinsuring companies		52,823 58
Employees' profit sharing fund (balance undistributed)		5,727 74
Total liabilities in Canada		$ 293,447 77

(2) *Liabilities in other Countries.*

Reserve of unearned premiums, $4,422 42; carried out at 80 per cent		$ 3,538 22
Total liabilities in other countries		$ 3,538 22
Total liabilities in all countries (except capital stock)		$ 296,985 99
Excess of assets over liabilities		$ 949,800 39
Capital stock paid in cash		500,000 00
Surplus over liabilities and capital		$ 449,800 39

INCOME.

	In Canada.	In other countries.	
Gross cash received for premiums	$ 455,411 81	$ 7,891 00	
Deduct reinsurance, $114,171.91; return premiums, $62,783.43	176,728 62	1,226 72	
Net cash received for premiums	$ 279,683 19	$ 6,664 28	
Total net cash received for premiums in all countries			$ 286,347 47
Received for interest on investments			53,436 39
Total income			$ 339,783 86

EXPENDITURE.

	In Canada.	In other countries.	
Amount paid for losses occurring in previous years	$ 9,903 13	$ 79 65	
Deduct reinsurances	2,126 92	.....	
Net amount paid for said losses	$ 7,776 21	$ 79 65	
Amount paid for losses occurring during the year	$ 173,151 04	$ 8,134 50	
Deduct reinsurances	59,014 72	3,760 00	
Net amount paid for said losses	$ 114,136 32	$ 4,374 50	
Total net amount paid for losses	$ 121,912 53	$ 4,454 15	

Total net amount paid for losses in all countries	$ 126,366 68
Amount of dividends paid stockholders (8 per cent and bonus 2 per cent.)	50,000 00
Paid for commission or brokerage	23,742 70
Paid for salaries of officials, $34,824 74; directors' fees, $910; auditors' fees, $800; travelling expenses, $2,643.70	39,178 44
Paid for taxes	7,186 32
Miscellaneous payments: Printing and stationery, $2,533.32; postage, telephones, express, and telegrams, $1,458.22; office charges, $2,351.62; advertising, $708.39; rent, $9,176.67; board fees, $4,329.42; agents' charges, $910.68; office furniture and fixtures, $499.97; maps and plans, $2,309.10; *share of profits paid to employees, $5,629.37	29,906 76
Total expenditure	$ 276,380 90

*Total amount set apart for employees' profit sharing fund is $7,258.74, of which $5,629.37 was disbursed and remainder set aside as liability.

THE CANADIAN FIRE—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1913	$ 1,078,895 85
Amount of cash income as above	339,783 86
Total	$ 1,418,679 71
Amount of expenditure as above	276,380 90
Balance, net ledger assets, December 31, 1914 ($1,195,122.39, less $52,823.58 deposit)	$ 1,142,298 81

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$ 96,666 86
Amount of commission thereon	24,166 71
Amount of losses recovered from said companies	59,013 04
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $63,460.56; carried out at 80 per cent thereof	50,768 45
Amount of losses (outstanding) due and recoverable from such companies	5,896 77
Amount of cash or other security held as security for recovery of losses, etc.	52,823 58

THE CANADIAN FIRE—*Concluded.*

RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTALS IN ALL COUNTRIES.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at date of last statement	30,944	43,806,167	672,450 81	925	920,515	10,018 45	31,869	44,726,682	682,469 26
Taken during the year, new and renewed	16,064	28,555,652	455,783 50	811	892,425	9,952 79	16,875	29,448,077	465,736 29
Total	47,008	72,361,819	1,128,234 31	1,736	1,812,940	19,971 24	48,744	74,174,759	1,148,205 55
Deduct terminated	16,309	28,117,943	457,952 21	946	939,415	10,234 40	17,255	29,057,358	468,186 61
Gross in force at end of year	30,699	44,243,876	670,282 10	790	873,525	9,736 84	31,489	45,117,401	680,018 94
Deduct reinsured	.....	9,318,067	141,760 52	.....	74,967	892 00	.....	9,393,034	142,652 52
Net in force at December 31, 1914	30,699	34,925,809	528,521 58	790	798,558	8,844 84	31,489	35,724,367	537,366 42

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

Chairman—
SIR JEREMIAH COLMAN, BART.
Secretary—HENRY MANN.

Principal Office—London, England.
Chief Agent in Canada—JAS. MCGREGOR
Head Office in Canada—Montreal.

(Established, September 28, 1861. Commenced business in Canada, September 11, 1863.)

CAPITAL.

Amount of capital authorized and subscribed	£2,950,000 stg.	$14,356,666 66
Amount paid thereon in cash	295,000 stg.	1,435,666 66

ASSETS IN CANADA.

Value of real estate, office building, 232–4 St. James St., Montreal		$ 325,000 00
Amount secured by way of loan on Standard Trust Co. mortgage		20,000 00

Bonds and debs., on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Queensland bonds, 1915, 4 p.c.	$ 73,000 00	$ 72,270 00	
Canada stock, 1938, 3 p.c.	24,333 34	19,953 33	
Can. Nor. Ry. bonds (g'teed by Prov. of Man.), 1930, 4 p.c.	177,633 34	159,870 00	
Ceylon inscribed stock, 1934, 4 p.c.	29,200 00	28,908 00	
Province of Ontario regd. stock, 1946, 3½ p.c.	36,500 00	31,025 00	
City of Quebec, 1923, 4 p.c.	24,333 33	22,630 00	
Victorian Government inscribed stock, 1923, 3½ p.c.	24,333 34	22,386 66	
New South Wales stock, 1924, 3½ p.c.	121,666 67	113,150 00	
South Australian, 1916, 4 p.c.	24,333 34	24,030 00	
Guaranteed stock (Irish Land Act), 1933, 2¾ p.c.	48,666 67	34,066 67	
City of Ottawa, R. C. S. School, 1939, 4½ p.c.	55,000 00	51,150 00	
Canada Permanent Mort. Corp., 1917, 4 p.c.	24,333 33	24,333 33	
East Indian Railway Co., (g'teed. by Indian Govt.), 1929 or later (on 12 months' notice), 3 p.c.	121,666 67	86,383 34	
Montreal Prot. S., 1942, 4 p.c.	15,000 00	12,900 00	
City of Quebec, 1923, 4 p.c.	19,466 67	18,104 00	
New Zealand Govt. stock, 1929 4 p.c.	111,933 33	109,694 66	
Total on deposit with Receiver General	$ 931,400 03	$ 830,914 99	
Carried out at market value			830,914 99
Cash on hand at head office in Canada			35 48
Cash in banks, viz.:—			
Bank of British North America, Vancouver		$ 16,149 68	
Bank of British North America, Montreal		9,981 62	
Bank of British North America, Winnipeg		2,753 12	
Union Bank of Canada, Montreal		14,465 20	
Union Bank of Canada, Montreal (Building Account)		2,824 45	
Total cash in banks			46,174 07
Agents' balances and premiums uncollected ($5,123.84 was on business issued prior to Oct. 1, 1914)			144,696 58
Rents accrued			6,578 47
Bills receivable			5,486 01
Office furniture and plans			7,500 00
Total assets in Canada			$ 1,386,385 60

COMMERICAL UNION—*Concluded.*

LIABILITIES IN CANADA.

Net amount of losses, unadjusted	$ 44,331 60	
" " resisted, in suit	1,765 00	
Total net amount of unsettled losses		$ 46,096 60
Reserve of unearned premiums (including reserve on American Central business reinsured), $763,551.20; carried out at 80 per cent		610,840 96
Taxes due and accrued		11,877 72
Reinsurance premiums due		3,478 49
Total liabilities in Canada		$ 672,293 77

INCOME IN CANADA.

Gross cash received for premiums	$ 1,150,783 16	
Deduct reinsurance, $59,844.25; and return premiums, $131,980.29	191,824 54	
Net cash received for premiums (including $41,110.03 received from reinsurance of American Central business)		$ 1,000,068 65
Received for interest on investments		36,644 57
Received for rents		18,778 03
Conscience money		36 00
Total income in Canada		$ 1,055,527 25

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 44,081 65	
Deduct savings, salvage and reinsurances	798 61	
Net amount paid for said losses	$ 43,283 04	
Amount paid for losses occurring during the year	$ 491,981 88	
Deduct savings, salvage and reinsurances	65,042 97	
Net amount paid for said losses	$ 426,938 91	
Total net amount paid for losses		$ 470,221 95
Commission or brokerage		193,699 57
Salaries, $50,247.90; auditors' fees, $438.40		50,686 30
Taxes		14,750 86
Miscellaneous payments, viz.: Rent, $5,790.97; inspections and surveys, $6,485.95; stationery and printing, $6,090.76; advertising, $1,647.99; postage, telegrams, telephones and express, $3,463.09; office expenses, $6,236.99; legal expenses, $115.30; underwriters' associations, etc., $8,943.78; maps and block plans, $3,616; fire departments, patrol salvage corps assessments, $13.08; Canadian Patriotic Fund, $1,000		43,403 91
Total expenditure in Canada		$ 772,762 59

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	52,264	$ 128,844,657	$1,391,952 95
Taken during the year, new and renewed	32,639	102,738,333	1,104,297 71
Total	84,903	$ 231,582,990	$2,496,250 66
Deduct terminated	30,914	103,797,913	1,080,035 60
Gross in force at end of year	53,989	$ 127,785,077	$1,416,215 06
Deduct reinsured		7,348,611	71,157 38
Net in force at December 31, 1914	53,989	$ 120,436,467	$1,345,057 68

(*For General Business Statement, see Appendix.*)

THE CONNECTICUT FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—EDWARD MILLIGAN. Secretary—JOHN A. COSMUS.
Chief Agent in Canada—J. W. TATLEY.
Principal Office—Hartford, Conn. Head Office in Canada—Montreal.

(Incorporated June, 1850. Commenced business in Canada, 1886.)

CAPITAL.

Amount of capital authorized	$ 3,000,000 00
Amount of capital subscribed and paid thereon in cash	1,000,000 00

ASSETS IN CANADA.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Province of Ontario, 1936, 3½ p.c.	$ 15,000 00	$ 13,350 00	
City of Victoria, B.C., 1923, 4 p.c.	55,000 00	50,600 00	
St. Denis de Montreal School 1952, 5½ p.c.	40,000 00	41,600 00	
Toronto Harbour Com'rs., (g'teed. by City of Toronto) 1953, 4½ p.c.	25,000 00	23,750 00	
Total on deposit with Receiver General	$ 135,000 00	$ 129,300 00	
Carried out at market value			$ 129,300 00
Cash in banks, viz.:—			
Royal Bank of Canada		$ 6,289 53	
Total cash in banks			6,289 53
Agents' balances ($6,821.69 on business prior to Oct. 1, 1914)			15,685 53
Interest accrued			1,792 51
Total assets in Canada			$ 153,067 57

LIABILITIES IN CANADA.

Net amount of losses, unadjusted	$ 10,910 58	
Net amount of losses, resisted, in suit (accrued in previous years)	2,200 00	
Total net amount of unsettled losses		$ 13,110 58
Reserve of unearned premiums, $108,263.94; carried out at 80 per cent		86,611 15
Salaries, rents, etc., due and accrued (est.)		196 15
Taxes due and accrued (est.)		3,800 00
Total liabilities in Canada		$ 103,717 88

INCOME IN CANADA.

Gross cash received for premiums	$ 162,019 30	
Deduct reinsurance, $14,134.75; and return premiums, $23,751.91	37,886 66	
Net cash received for premiums		$ 124,132 64
Received for interest on investments		6,333 14
Total income in Canada		$ 130,465 78

The Connecticut Fire—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 6,080 95	
Deduct reinsurances	545 91	
Net amount paid for said losses	$ 5,535 04	
Amount paid for losses occurring during the year	$ 42,472 46	
Deduct reinsurances	2,387 35	
Net amount paid for said losses	$ 40,085 11	
Total net amount paid for losses		$ 45,620 15
Commission or brokerage		25,740 89
Paid for: Salaries H. O. officials and agents, $3,155.51; travelling expenses: officials, $821.26; agents, $494.79		4,471 56
Taxes		4,306 18
Miscellaneous payments, viz.: Postage, telegrams, telephone and express, $793.50; underwriters' associations, $1,475.75; advertising, $29.48; maps and plans, $1,299.74; rents, $517.05; printing and stationery, $1,329.50; premium on bonds, $25; exchange, $40.18; subscriptions, $11.19; sundries, $80.16; supplies, $160.50		5,762 05
Total expenditure in Canada		$ 85,900 83

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 14,778,204	$ 205,151 85
Policies taken during the year, new and renewed	13,896,141	178,981 41
Total	$ 28,674,345	$ 384,133 26
Deduct terminated	11,185,644	157,034 52
Gross in force at end of year	$ 17,488,701	$ 227,098 74
Deduct reinsured	1,132,518	12,958 86
Net in force at December 31, 1914	$ 16,356,183	$ 214,139 88

General Business Statement for the Year ending December 31, 1914

LEDGER ASSETS.

Book value of real estate	$ 1,850 00
Mortgage loans on real estate, first liens	927,600 00
Loans secured by pledge of bonds, stocks and other collaterals	30,000 00
Book value of stocks and bonds	5,321,625 47
Cash on hand, in trust companies and in banks	357,094 14
Agents' balances and bills receivable	502,425 79
Total	$ 7,140,595 40

NON-LEDGER ASSETS.

Interest due and accrued	83,053 63
Gross assets	$ 7,223,649 03
Deduct assets not admitted	454,519 36
Total admitted assets	$ 6,769,129 67

LIABILITIES.

Total net amount of unpaid losses or claims	$ 369,773 19
Unearned premiums	4,031,982 85
Salaries, rents, etc., due or accrued	7,500 00
Federal, state and other taxes due or accrued (estimated)	100,000 00
Contingent commissions or other charges due or accrued	750 00
Total liabilities (excluding capital stock)	$ 4,510,006 04
Joint stock capital paid in cash	1,000,000 00
Surplus over all liabilities	1,259,123 63
Total liabilities	$ 6,769,129 67

The Connecticut Fire—*Concluded.*

INCOME.

Net cash received for premiums	$ 3,537,417 80
Interest and dividends	223,400 12
Rents	121 50
Agents' balances previously charged off	138 69
Gross profit on sale or maturity of bonds	87 50
Total income	$ 3,761,165 61

DISBURSEMENTS.

Net amount paid for losses	$ 2,048,529 02
Expenses of adjustment and settlement of losses	33,303,57
Dividends to stockholders	160,000 00
Commission or brokerage	755,497 73
Allowances to local agencies for miscellaneous agency expenses	16,177 15
Salaries, $99,550.18; and expenses, $66,756.38; of special or general agents	166,306 56
Salaries, fees and all other charges of officers, directors, trustees and home office employees	218,464 25
Rents	31,784 68
Underwriters' boards and tariff associations	19,599 40
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	22,830 83
Inspections and surveys	42,377 36
Taxes on real estate	118 53
State taxes on premiums, Insurance Department licenses and fees	91,377 94
All other licenses, fees and taxes	44,540 46
Agents' balances charged off	2,469 03
Gross loss on sale or maturity of bonds	9,987 48
Gross decrease by adjustment in book value of real estate	1,400 00
All other expenditure	129,190 89
Total expenditure	$ 3,793,954 88

RISKS AND PREMIUMS.

FIRE RISKS.

Written or renewed during the year	$ 467,951,691 00
Premiums thereon	4,988,952 14
Terminated during the year	443,553,648 00
Premiums thereon	4,953,469 91
Net in force, December 31, 1914	781,346,991 00
Premiums thereon	7,937,990 94

THE CONTINENTAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—HENRY EVANS.

Chief Agent in Canada—JOSEPH ROWAT. Secretary—J. E. LOPEZ.
Head Office—New York. Head Office in Canada—Montreal.

(Incorporated, January, 1853. Dominion license issued November 25, 1910.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid in cash	$ 2,000,000 00

ASSETS IN CANADA.

	Par value.	Market value.	
Bonds on deposit with Receiver General, viz.:—			
City of Toronto, 1948, 4 p.c.	$ 299,300 00	$ 260,391 00	
Carried out at market value			$ 260,391 00
Agents' balances and premiums uncollected			17,972 59
Office furniture and plans			2,500 00
Total assets in Canada			$ 280,863 59

LIABILITIES IN CANADA.

Total amount of losses, not resisted, ($60 of which accrued in previous years)	$ 32,204 06
Reserve of unearned premiums, $197,610.18; carried out at 80 per cent	158,088 14
Taxes due and accrued	2,000 00
Total liabilities in Canada	$ 192,292 20

INCOME IN CANADA.

Gross cash received for premiums	$ 366,516 25	
Deduct reinsurance, $556.74; return premiums, $66,280.93	66,837 67	
Total net cash received for premiums		$ 299,678 58
Interest on investments		11,972,00
Total income in Canada		$ 311,650 58

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years	$ 32,945,89	
Net amount paid for losses occurring during the year	153,547 26	
Total net amount paid for losses		$ 186,493 15
Commission or brokerage		55,711 37
Salaries, $7,280.24; travelling expenses, $4,197.92		11,478 16
Taxes		5,509 70
All other expenditure, viz.: Printing and stationery, $302.15; postage, express, telegrams and telephones, $4,651.12; rent, $1,401.96; maps and plans, $2,361.57; underwriters' boards, $668.60; furniture and fixtures, $386.48		9,771 88
Total expenditure in Canada		$ 268,964 26

The Continental—*Continued.*

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums
Gross policies in force at date of last statement	10,382	$ 33,294,546	$ 372,634 60
Taken during the year, new and renewed	8,635	36,692,722	368,097 71
Total	19,017	$ 69,987,268	$ 740,732 31
Deduct terminated	7,400	331,921,54	346,506 66
Gross and in force at end of year	11,617	$ 36,795,114	$ 394,225 65
Deduct reinsured		357,500	556 75
Net in force at Dec. 31, 1914	11,617	$ 36,437,614	$ 393,668 90

General Business Statement for the Year ending December 31, 1914.

LEDGER ASSETS.

Book value of real estate	$ 1,175,000 00
Mortgage loans on real estate, first liens	2,700 60
Book value of stocks and bonds	21,699,180 00
Cash on hand, in trust companies and in banks	3,217,267 41
Agents' balances and bills receivable	1,408,129 56
Total ledger assets	$27,502,276 97

NON-LEDGER ASSETS.

Interest due and accrued	113,741 20
Rents due	1,700 82
Market value of bonds and stocks over book value	79,498 25
Gross assets	$27,697,217 24
Deduct assets not admitted	109,025 01
Total admitted assets	$27,588,192 23

LIABILITIES.

Net amount of unpaid losses and claims	$ 724,395 07
Unearned premiums	9,540,634 00
Federal state and other taxes due or accrued (estimated)	166,000 00
Salaries, rents, bills, expenses, etc., due or accrued	27,500 00
Contingent commissions or other charges, due or accrued	67,959 88
Principal unpaid on scrip, $26,541.00; interest due or accrued on same, $6,061.74	32,602 74
Reserve under reinsurance treaties, $2,171.30; interest on same, $287.02	2,458 32
All other liabilities	1,172 20
Dividends due and unpaid	500,000 00
Reserve for contingencies	100,000 00
Total liabilities (except capital stock)	$11,162,722 21
Capital stock paid in cash	2,006,000 00
Surplus over all liabilities	14,425,470 02
Total liabilities	$27,588,192 23

INCOME.

Net cash received for premiums	$ 8,347,375 40
Interest and dividends	1,123,409 36
Rents	72,717 43
Agents' balances previously charged off	218 31
Gross profit on sale or maturity of ledger assets	231,946 00
Gross increase by adjustment in book value of ledger assets	93,760 00
Increase in liabilities during the year on account of reinsurance treaties	4,807 73
All other income	17,096 54
Total income	$ 9,891,330 77

THE CONTINENTAL—*Concluded.*

DISBURSEMENTS.

Net amount paid for losses	$ 4,425,777 65
Expenses of adjustment and settlement of losses	130,104 14
Dividends to shareholders	1,000,000 00
Commission or brokerage	1,682,250 34
Allowances to local agencies for miscellaneous agency expenses	1,256 26
Salaries, $147,223.67; and expenses, $121,087.77; of special and general agents	268,311 44
Salaries, fees and other charges of officers, directors, trustees and home office employees	457,017 09
Rents	74,343 32
Underwriters' boards and tariff associations	89,481 63
Fire department, patrol and salvage corps, assessments, fees, taxes and expenses	27,791 15
Inspections and surveys	17,366 00
Taxes on real estate	21,527 33
State taxes on premiums, Insurance Department licenses and fees	200,782 83
All other licenses, fees and taxes	42,317 39
Bills receivable past due charged off	9,075 24
Investment expenses other than real estate	13,818 75
Scrip or certificates of profits redeemed in cash, $43.00; interest on same, $1.38	44 38
Agent's balances charged off	1,769 93
Federal Income Tax withheld at source	371 85
Decrease in liabilities on account of reinsurance treaties	11,977 94
Gross loss on sale or maturity of ledger assets	47,441 00
Gross decrease by adjustment in book value of ledger assets	1,131,382 00
All other expenditure	237,820 18
Total expenditure	$ 9,892,027 84

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year	$1,120,424,542 00
Premiums thereon	10,947,706 98
Amount terminated during the year	1,000,387,428 00
Premiums thereon	10,005,987 78
Net amount in force at December 31, 1914	1,830,914,556 00
Premiums thereon	18,343,835 40

THE DOMINION FIRE INSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

President and Manager—Robt. F. Massie. Secretary—Neil W. Renwick.
Vice-President—Philip Pocock.

Principal Office—Toronto.

(Incorporated, 1904. Charter renewed and amended, 1907. Commenced business May 11, 1907.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	309,400 00
Amount paid thereon in cash	208,065 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount of loans secured by bonds, stocks or other marketable collaterals, viz.:— $ 5,050 00

	Par value.	Market value.	Amount Loaned.
50 shares Brazilian Traction L. & P. Co	$ 5,000 00	$ 3,400 00	
125 shares Porto Rico Rys. Co	12,500 00	6,825 00	$ 5,050 00
10 shares Toronto Ry. Co	1,000 00	1,220 00	
Total	$ 18,500 00	$ 11,445 00	$ 5,050 00

Bonds and debentures owned by the company:—

On deposit with Receiver General.	Par value.	Book value.	Market value.
City of Calgary, 1926, 4½ p.c.	$ 5,000 00	$ 5,000 00	$ 4,700 00
Town of Galt, 4 p.c.	5,000 00	4,833 00	4,150 00
City of Toronto, 1945, 3½ p.c.	9,733 33	8,858 30	7,689 33
City of Edmonton, 1926, 5 p.c.	10,000 00	10,335 00	9,700 00
City of Vancouver, 1926, 4 p.c.	10,000 00	9,735 00	9,100 00
City of Winnipeg, 1920, 4 p.c.	5,000 00	4,943 50	4,750 00
City of Regina, 1920, 4½ p.c.	10,232 05	10,057 08	9,822 77
Total on deposit with Receiver General	$ 54,965 38	$ 53,761 88	$ 49,912 10
Owned and held by the company.			
City of Vancouver debs., 1948, 4 p.c.	$ 4,866 67	$ 4,039 00	$ 4,039 00
City of Port Arthur, 1915 to 1924, 5 p.c.	2,231 78	2,231 78	2,187 14
City of Port Arthur, 1937, 5 p.c.	5,000 00	5,000 00	4,750 00
Imperial Roll. Stock (C.N.R. Equip. g'teed. by Govt.), 1948, 4½ p.c.	5,000 00	4,890 50	4,850 00
City of Nanaimo, 1950, 5 p.c.	5,000 00	5,000 00	4,400 00
City of Fernie, 1939, 5 p.c.	5,000 00	5,000 00	4,300 00
City of Kamloops, 1920, 5 p.c.	5,000 00	4,975 00	4,750 00
Town of Goderich, 1915 to 1940, 4½ p.c.	9,298 80	8,802 58	8,554 90
City of Revelstoke, 1960 5 p.c.	5,000 00	5,000 00	4,300 00
Village of Tweed, 1915 to 1928, 4 p.c.	4,273 83	4,024 97	3,846 45
City of St. Thomas, 1921-1928, 4½ p.c.	8,000 00	8,000 00	7,520 00
Town of Walkerville, 1920 to 1921, 4½ p.c.	7,653 02	7,557 35	7,193 84
City of Belleville, 1919, 4 p.c.	5,000 00	4,762 00	4,750 00
City of Moosejaw, 1929 to 1932, 5 p.c.	5,162 26	5,015 65	5,007 39
Town of Amherstburg, 1924 to 1928, 5 p.c.	4,850 66	4,967 07	4,705 14
Town of North Bay, 1931 to 1932, 5 p.c.	5,389 84	5,389 84	5,066 45
City of Port Arthur, 1942, 5 p.c.	12,166 67	11,619 00	11,619 00
Total	$ 98,893 53	$ 96,274 74	$ 91,839 31
Total par, book and market values	$ 153,858 91	$ 150,036 62	$ 141,751 41
Carried out at book value			$ 150,036 62

THE DOMINION FIRE—*Continued.*

ASSETS—*Concluded.*

Stocks owned by the company, viz.:—

	Par value.	Book value.	Market value.
50 shares Consumers' Gas	$ 2,500 00	$ 4,872 80	$ 4,200 00
50 shares Dominion Bank	5,000 00	10,880 00	10,900 00
25 shares Bank of Toronto	2,500 00	5,075 00	5,100 00
50 shares Imperial Bank	5,000 00	10,700 00	10,700 00
Total par, book and market values	$ 15,000 00	$ 31,527 80	$ 30,900 00

Carried out at book value		$ 31,527 80
Cash at head office		4,228 46
Cash in banks:—		
Bank of Toronto, Montreal	$ 3,075 38	
Bank of Toronto, Toronto	57,732 42	
Central Canada L. & S. Co.	30,974 40	
Total cash in banks		91,782 20
Advances to inspectors, $425; sundry debtors, $4,202.20		4,627 20
Total ledger assets		$ 287,252 28
Deduct market value of bonds and stocks under book value		8,913 01
		$ 278,339 27

OTHER ASSETS.

Interest accrued	1,746 80
Office furniture, $1,000; plans, $8,000	9,000 00
Agents' balances and premiums uncollected—net ($5,261.21 on business prior to Oct. 1, 1914)	40,414 39
Total assets	$ 329,500 46

LIABILITIES.

Net amount of losses, unadjusted	$ 24,071 31	
Net amount of losses, resisted, in suit (accrued in previous years)	2,800 00	
Total net amount of unsettled losses		$ 26,871 31
Reserve of unearned premiums, $194,110.43; carried out at 80 per cent		155,288 35
Due for reinsurance premiums—net		13,290 40
Taxes due and accrued		3,000 00
Reserve for doubtful accounts		1,000 00
Loss expenses less reinsurance unpaid		253 36
Held in trust for reinsurance against unexpired risks		37,448 36
Total liabilities (except capital)		$ 237,151 78
Excess of assets over liabilities		$ 92,348 68
Capital stock paid in cash		208,065 00

INCOME.

Gross cash received for premiums	$ 361,299 54	
Deduct reinsurances, $66,327.82; return premiums, $81,203.09	147,530 91	
Total net cash received for premiums		$ 213,768 63
Received for interest on investments and dividends on stocks		9,868 64
Recovered from reinsurance companies		13,666 14
Total		$ 237,303 41
Received for calls on capital		33,510 00
Total income		$ 270,813 41

EXPENDITURE.

Amount paid for losses occurring in previous years	$ 11,389 76	
Deduct reinsurances	3,556 66	
Net amount paid for said losses	$ 7,833 10	

The Dominion Fire—*Concluded.*

EXPENDITURE—*Concluded.*

Amount paid for losses occurring during the year	$ 198,595 95	
Deduct reinsurances	50,057 58	
Net amount paid for said losses	$ 148 538 37	
Total net amount paid for losses		$ 156,371 47
Paid for commission or brokerage		35,513 67
Paid for salaries: H. O. Staff, $11,690.51; do., inspectors, $4,515.31; directors' fees, $245; auditors' fees, $650; travelling expenses: officials, $411.84; do., inspectors, $3,034.72		20,547 38
Taxes		6,432 04
Miscellaneous payments, viz.: Printing and stationery, $2,503.44; telephones, express, postage and telegrams, $2,036.84; general expenses, $1,839.90; rent, $2,989.98; advertising, $1,396.10; loss expenses, $5,759.75; doubtful accounts, $488.76; maps and plans, $820.18; legal expenses, $548.48		18,383 43
Total expenditure		$ 237,247 99

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1913	$ 216,238 50
Income as above	270,813 41
Total	$ 487,051 91
Expenditure as above	237,247 99
Balance, net ledger assets, December 31, 1914 ($287,252.28, less $37,448.36 deposits)	$ 249,803 92

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$ 65,497 71
Amount of commission thereon	19,718 16
Amount of losses recovered from said companies	52,470 55
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $45,807.74; carried out at 80 per cent thereof	36,646 23
Amount of losses due and recoverable from such companies	5,171 66
Amount of reinsurance premiums payable to such companies	12,810 38
Amount of cash or other securities held as security for recovery of losses, etc	37,448 36

RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross policies in force at December 31, 1913	$ 42,532,321	$ 558,014 45
Taken during the year, new and renewed	28,158,802	391,846 47
Total	$ 70,691,123	$ 949,860 92
Deduct terminated	31,130,929	449,445 19
Gross in force at end of year	$ 39,560,194	$ 500,415 73
Deduct reinsured	7,025,405	91,879 15
Net in force December 31, 1914	$ 32,534,789	$ 408,536 58

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

Statement for the Year ending December 31, 1914.

President—Lord Claud Hamilton.
General Manager and Secretary—W. E. Gray.
Chief Agent in Canada—Richard I. Griffin.
Principal Office—London, England. | Head Office in Canada—Montreal.

(Incorporated, October 25, 1880. Licensed for Accident and Guarantee business in Canada, October 24, 1894, and commenced such business in 1895. New license issued for Accident, Guarantee and Sickness business, February 20, 1900. Licensed for Fire business November 29, 1910.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£ 1,000,000
Amount paid thereon in cash	200,000

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Province of Quebec, bonds, 1928, 4 p.c.	$ 41,853 33	$ 40,179 20
Newfoundland Govt., 1947, 3½ p.c.	19,953 33	16,760 81
Newfoundland Govt., 1948, 3½ p.c	973 34	817 60
Newfoundland Govt., 1951, 3½ p.c.	18,006 67	15,125 60
Province of Manitoba, 1947, 4 p.c.	24,333 34	22,143 33
City of Quebec, 1923, 4 p.c.	8,273 33	7,694 20
Province of British Columbia, stock 1941, 3 p.c.	68,133 33	51,100 00
Can. Nor. Ry. (g'teed by Prov. of Manitoba) 1930, 4 p.c.	36,013 33	32,412 00
Can. Nor. Ry. bonds (g'teed by Prov. of Sask.), 1939, 4 p.c.	27,253 33	24,255 46
Province of Nova Scotia stock, 1954, 3½ p.c.	24,333 33	19,466 67
Japanese gold bonds, 1920/70 (on 6 months' notice), 4 p.c.	26,231 33	20,460 44
City of Toronto, 1920, 4 p.c.	9,733 33	9,344 00
City of Toronto, 1948, 4 p.c.	14,600 00	12,702 00
City of Winnipeg stock, 1940, 4 p.c.	24,333 33	20,926 67
Canada Registered stock, 1930/50, 3½ p.c.	48,666 67	43,313 33
Canada Registered stock, 1940/60, 4 p.c.	97,333 33	97,333 33
City of Edmonton, 1949, 4½ p.c.	39,906 66	34,718 79
City of Vancouver, 1949, 4 p.c.	24,333 33	20,196 67
City of Ottawa, 1940, 4 p.c.	24,333 33	21,413 33
G.T.P. bonds (guaranteed by Prov. of Sask.), 1939, 4 p.c.	73,000 00	62,780 00
City of North Vancouver Schools, 1960, 5 p.c.	9,000 00	8,550 00
City of Lachine, 1950, 4½ p.c.	16,000 00	13,920 00
Town of Notre Dame de Grace, 1949, 4½ p.c.	25,000 00	23,750 00
City of Three Rivers, 1958, 4½ p.c.	10,000 00	8,700 00
City of Lethbridge, 1940, 4½ p.c.	10,000 00	8,400 00
City of Victoria, 1960, 4 p.c.	9,733 33	7,981 33
Town of Maisonneuve, 1950, 4½ p.c.	9,733 33	8,760 00
Town of Berlin bonds, 1919, 5 p.c.	5,000 00	4,900 00
City of North Vancouver, 1931, 4½ p.c.	48,666 67	42,340 00
City of Victoria, 1921, 4 p.c.	24,333 33	22,873 33
Can. Nor. Ont. Ry., 1st Mtge. deb. stock (g'teed by Dom. Govt.), 1961, 3½ p.c	48,666 67	40,880 00
Madras Ry. Annuities, 1956	28,186 11	26,776 80
Belgian Govt., 1925 or later, 3 p.c.	164,320 20	136,385 77
Huron and Erie L. and S. Co., 1922, 4½ p.c.	48,666 67	48,666 67
Canada Landed and National Investment Co., Mtge. debs., 1918, 4½ p.c.	24,333 33	24,333 33
Home Investment and Savings Association, 1919, 5 p.c.	24,333 33	24,333 33
Ontario Loan and Deb. Co., 1919, 4½ p.c.	24,333 33	24,333 33
Canada Perm. Mtge. Corp., 1924, 4½ p.c.	50,000 00	50,000 00
Huron and Erie Loan and Savings Co., 1915, 4½ p.c.	24,333 33	24,333 33
City of Montreal Stg. Reg'd stock, 1953, 4½ p.c.	24,333 33	24,333 33
Prov. of Alberta Reg'd stock, 1943, 4½ p.c.	24,333 33	22,386 67
Prov. of Saskatchewan Reg'd stock, 1951, 4 p.c.	4,866 67	4,428 67
Guaranteed Stock (Irish Land Act), 1933, 2¾ p.c.	32,017 80	22,412 46
Total	$1,341,788 73	$1,196,921 78

The Employers' Liability—*Continued.*

ASSETS IN CANADA—*Concluded.*

Carried out at market value		$ 1,196,921 78
Cash at head office		200 00
Deposit with Accident Underwriters' Association		750 00
Cash in banks, viz.:		
Bank of Montreal, Montreal	$ 15,498 56	
Bank of Montreal, Toronto	9,599 51	
Total cash in banks		25,098 07
Gross premiums due and uncollected on policies in force:—		
Accident	$24,312 48	
Guarantee	16,921 11	
Sickness	4,404 00	
Liability	200,015 61	
Total, $245,653.20; less commission, $49,985.58		195,667 62
Agents' balances and premiums uncollected, fire		40,019 56
Total assets in Canada		$ 1,458,657 03

LIABILITIES IN CANADA.

Net amount of fire losses, unadjusted	$ 37,045 00	
" fire losses, resisted in suit	1,000 00	
" accident claims, unadjusted ($935 accrued in previous years)	15,000 00	
" guarantee claims, unadjusted ($4,260 accrued in previous years)	20,240 00	
" sickness claims, unadjusted ($1,250 accrued in previous years)	8,000 00	
" liability claims, unadjusted ($32,723 accrued in previous years)	200,000 00	
Total net amount of unsettled losses		$ 281,285 00
Reserve of unearned premiums, viz.:—		
Accident risks	$ 64,600 04	
Guarantee "	34,330 51	
Sickness "	9,451 90	
Liability "	250,937 41	
Total, $359,319.86; carried out at 80 per cent		287,455 89
Reserve of unearned premiums, fire, $213,175.84; carried out at 80 per cent		170,540 67
Taxes due and accrued, fire, $5,000, other $8,000		13,000 00
Due and accrued for salaries, rent, advertising, agency and other expenses		1,000 00
Total liabilities in Canada		$ 753,281 56

INCOME IN CANADA.

For Fire Risks.		
Gross cash received for premiums	$ 370,938 74	
Deduct reinsurance, $6,882.13; return premiums, $55,654.67	62,536 80	
Net cash received for said premiums	$ 308,401 94	
For Accident Risks.		
Gross cash received for premiums	$ 131,828 61	
Deduct reinsurance, $1,562.26; and return premiums, $3,212.65	4,774 91	
Net cash received for said premiums	$ 127,053 70	
For Guarantee Risks.		
Gross cash received for premiums	$ 77,510 39	
Deduct reinsurance, $8,250.75; and return premiums, $3,946.61	12,197 36	
Net cash received for said premiums	$ 65,313 03	
For Sickness Risks.		
Gross cash received for premiums	$ 18,353 38	
Deduct reinsurance, $61.73; and return premiums, $220.86	282 59	
Net cash received for said premiums	$ 18,070 79	

The Employers' Liability—*Continued.*

INCOME IN CANADA—*Concluded.*

For Liability Risks.

Gross cash received for premiums	$ 838,717 08	
Deduct reinsurance, $4,472.06; and return premiums, $38,781.81	43,253 87	
Net cash received for said premiums	$ 795,463 21	
Total net cash received for all premiums		$ 1,314,302 67
Total income in Canada		$ 1,314,302 67

EXPENDITURE IN CANADA.

For Fire Risks.

Amount paid for claims occurring in previous years	$ 7,380 90	
Deduct savings, salvage and reinsurances	913 80	
Net amount paid for said claims	$ 6,467 10	
Amount paid for claims occurring during the year	$ 175,574 16	
Deduct reinsurances	28,526 22	
Net amount paid for said claims	$ 147,047 94	
Total net amount paid for fire claims	$ 153,515 04	

For Accident Risks.

Net amount paid for claims occurring in previous years	$ 11,918 66	
Amount paid for claims occurring during the year	$ 48,903 82	
Deduct reinsurances	3,407 16	
Net amount paid for said claims	$ 45,496 66	
Total net amount paid for accident claims	$ 57,415 32	

For Guarantee Risks.

Net amount paid for claims occurring in previous years	$ 8,184 05	
Amount paid for claims occurring during the year	$ 22,766 18	
Deduct recoveries	1,891 80	
Net amount paid for said claims	$ 20,874 38	
Total net amount paid for guarantee claims	$ 29,058 43	

For Sickness Risks.

Net amount paid for claims occurring in previous years	$ 8,749 12	
Amount paid for claims occurring during the year	$ 12,721 28	
Deduct reinsurances	415 00	
Net amount paid for said claims	$ 12,306 28	
Total net amount paid for sickness claims	$ 21,055 40	

For Liability Risks.

Net amount paid for claims occurring in previous years	$ 254,018 48	
Amount paid for claims occurring during the year	$ 208,174 09	
Deduct reinsurances	8,433 65	
Net amount paid for said claims	$ 199,740 44	
Total net amount paid for liability claims	$ 453,758 92	

Total net amount paid for all claims		$ 714,803 11
Commission or brokerage: fire, $58,386.83; other, $233,632.64		292,019 47
Paid for salaries of officials: fire, $20,680.19; other, $55,197.17; travelling expenses: fire, $2,843.78; other, $7,625.48		86,346 62
Taxes: fire, $4,782.41; other, $11,929.66		16,712 07

THE EMPLOYERS' LIABILITY—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Miscellaneous payments, fire, viz.:—Postage, telegrams, telephones and express, $2,059.05; advertising, $152.98; rent, $3,969.02; printing and stationery, $3,467.76; office furniture and fixtures, $1,756.05; maps and plans, $1,909.61; sundries, $98.17; underwriters' boards, tariff associations, etc., $3,268.11; legal expenses, $10	$ 16,690 75
Miscellaneous payments, other, viz.: Advertising, $4,244.54; furniture and fixtures, $2,600.89; legal fees, $1,174.80; postage, telegrams, telephone, express, $5,579.38; printing and stationery, $5,426.96; rent and house expenses, $12,777.56	31,804 13
Total expenditure in Canada	$ 1,158,376 15

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement		$ 25,858,823	$ 303,254 93
Policies taken during the year, new and renewed		35,333,456	385,714 47
Total		$ 61,192,279	$ 688,969 40
Deduct terminated		25,230,809	285,104 83
Gross in force at December 31, 1914		$ 35,961,470	$ 403,864 57
Deduct reinsured		832,323	6,774 02
Net in force at December 31, 1914		$ 35,129,147	$ 397,090 55

Accident Risks.			
Gross policies in force at date of last statement	6,288	$ 17,586,417	$ 127,493 16
Policies taken during the year, new	1,390	4,093,349	32,612 32
Policies taken during the year, renewed	5,084	14,440,250	99,148 93
Total	12,762	$ 36,120,016	$ 259,254 41
Deduct terminated	6,543	18,478,499	128,437 58
Gross in force at December 31, 1914	6,219	$ 17,641,517	$ 130,816 83
Deduct reinsured		284,000	1,616 76
Net in force at December 31, 1914	6,219	$ 17,357,517	$ 129,200 07

Liability Risks.			
Gross policies in force at date of last statement	2,690	$ 26,837,928	$ 837,344 18
Policies taken during the year, new	1,331	13,216,000	279,473 96
Policies taken during the year, renewed	1,791	17,912,500	586,963 86
Total	5,812	$ 57,966,428	$1,703,782 00
Deduct terminated	3,032	30,252,928	1,193,869 12
Gross in force at December 31, 1914	2,780	$ 27,713,500	$ 509,912 88
Deduct reinsured		67,500	7,960 67
Net in force at December 31, 1914	2,780	$ 27,646,000	$ 501,952 21

Sickness Risks.			
Gross policies in force at date of last statement	3,114	$ 4,573,450	$ 19,293 23
Policies taken during the year, new	713	779,675	3,119 76
Policies taken during the year, renewed	2,552	3,774,375	15,747 00
Total	6,379	$ 9,127,500	$ 38,159 99
Deduct terminated	3,167	4,645,200	19,170 46
Gross in force at December 31, 1914	3,212	$ 4,482,300	$ 18,989 53
Deduct reinsured		23,500	85 73
Net in force at December 31, 1914	3,212	$ 4,458,800	$ 18,903 80

The Employers' Liability—*Concluded.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

Guarantee Risks.	No.	Amount.	Premiums
Gross policies in force at date of last statement	2,304	$ 13,004,022	$ 48,602 70
Policies taken during the year, new	874	10,498,967	44,460 40
Policies taken during the year, renewed	1,723	9,670,333	36,848 72
Total	4,901	$ 33,173,322	$ 129,911 82
Deduct terminated	2,631	15,511,552	52,392 96
Gross in force at December 31, 1914	2,270	$ 17,661,770	$ 77,518 86
Deduct reinsured		1,843,251	8,857 83
Net in force at December 31, 1914	2,270	$ 15,818,519	$ 68,661 03

(*For General Business Statement, see Appendix.*)

THE EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—FRED. W. ARNOLD. | Secretary—SAMUEL G. HOWE.
Principal Office—Providence, R.I.
Head Office in Canada—Montreal. | Chief Agent in Canada—J. W. TATLEY.

(Incorporated 1859. Dominion license issued April 3, 1913.)

CAPITAL.

Amount of joint stock capital authorized	$ 500,000 00
Amount subscribed and paid in cash	400,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
City of Fort William, 1942, 5 p.c	$ 24,333 33	$ 23,360 00
City of Stratford, 1942, 4½ p.c	25,000 00	22,500 00
Imperial Japanese Govt. bonds, 2nd Series, 1915/1925 on 6 months' notice, 4½ p.c	9,740 00	8,766 00
Commonwealth of Massachusetts, 1941, 3 p.c	65,000 00	53,300 00
Total on deposit with Receiver General	$ 124,073 33	$ 107,926 00

Carried out at market value		$ 107,926 00
Interest accrued		2,607 08
Total assets in Canada		$ 110,533 08

LIABILITIES IN CANADA.

Net amount of losses, unadjusted		$ 2,620 00
Reserve of unearned premiums, $19,278.55; carried out at 80 per cent		15,422 84
Taxes, due and accrued (estimated)		250 00
Total liabilities in Canada		$ 18,292 84

INCOME IN CANADA.

Gross cash received for premiums	$ 142,132 34	
Deduct reinsurance, $88,287.50; return premiums, $19,738.60	108,026 10	
Net cash received for fire premiums		$ 34,106 24
Received for interest on investments		4,292 00
Total income in Canada		$ 38,398 24

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 20,073 27	
Deduct reinsurance	14,342 59	
Net amount paid for said losses		$ 5,730 68
Amount paid for losses occurring during the year	$ 37,419 48	
Deduct reinsurances	19,912 93	
Net amount paid for said losses		$ 17,506 55
Total net amount paid during the year for losses		$ 23,237 23
Commission or brokerage		11,249 16
Total expenditure in Canada		$ 34,486 39

The Equitable Fire and Marine—*Continued.*

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 5,352,856	$ 61,049 51
Taken during the year, new and renewed	13,119,287	142,132 34
Total	$ 18,472,143	$ 203,181 85
Deduct terminated	7,338,615	72,683 59
Gross in force at end of year	$ 11,133,528	$ 130,498 26
Deduct reinsured	8,229,014	95,325 58
Net in force at December 31, 1914	$ 2,904,514	$ 35,172 68

General Business Statement for the Year Ending December 31, 1914.

LEDGER ASSETS.

Book value of real estate	$ 101,180 00
Mortgage loans on real estate, first liens	112,800 00
Book value of bonds and stocks	696,883 33
Cash on hand, in trust companies and in banks	5,710 34
Agents' balances	3,815 69
Other ledger assets	475 00
Total ledger assets	$ 920,864 36
Interest accrued	8,421 97
Rents accrued	605 00
Market value of bonds and stocks over book value	21,774 34
Gross assets	$ 951,665 67
Deduct assets not admitted	63,089 26
Total admitted assets	$ 888,576 41

LIABILITIES.

Net amount of unpaid losses and claims	$ 37,332 35
Unearned premiums	243,464 63
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	250 00
Federal, State and other taxes, due or accrued (estimated)	3,500 00
Interest on mortgages collected in advance	423 35
Total liabilities, except capital stock	$ 284,970 33
Capital stock paid in cash	400,000 00
Surplus over liabilities and capital stock	203,606 08
Total liabilities	$ 888,576 41

INCOME.

Net cash received for premiums	$ 335,801 13
Received for interest and dividends	37,806 59
Received for rent	5,335 65
Borrowed money, $27,000; conscience money, $25	27,025 00
Agents' balances previously charged off	3 08
All other income	1,084 00
Total income	$ 407,055 45

EXPENDITURE.

Net amount paid for losses	$ 189,353 00
Expenses of adjustment and settlement of losses	3,202 98
Dividends paid stockholders	24,000 00
Commissions or brokerage	113,791 54
Salaries, fees and all other charges of officers, directors, trustees and home office employees	14,493 31
Rents	2,500 00
Fire department, fire patrol and salvage corps, assessments, fees, taxes and expenses	2 35

The Equitable Fire and Marine—*Concluded.*

EXPENDITURE—*Concluded.*

Inspections and surveys	$ 8 00
Taxes on real estate	1,967 13
State taxes on premiums, insurance department licenses and fees	3,679 46
All other licenses, fees and taxes	925 50
Borrowed money	27,000 00
Decrease in liabilities on account of reinsurance treaties	37,678 64
Agents' balances charged off	704 55
Decrease, by adjustment, in book value of bonds and stocks	677 56
All other expenditure	4,296 53
Total expenditure	$ 424,280 49

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year	$156,205,156 00
Premiums thereon	1,661,668 37
Amount of policies terminated	117,441,534 00
Premiums thereon	1,348,187 26
Net amount in force at end of year	47,196,362 00
Premiums thereon	484,265 02

*THE EQUITY FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—Hon. THOS. CRAWFORD. Manager—THOS. J. IRVINE.

Principal Office—Toronto.

(Incorporated by letters patent (Ontario) bearing date January 29, 1898; commenced business in Ontario, January 29, 1898. Re-incorporated by Act of the Parliament of Canada in 1909 by 8-9 Edward VII, chap. 81. Dominion license issued July 1, 1901.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000 000 00
Amount subscribed for	441,700 00
Amount paid thereon in cash	224,502 17

(For List of Shareholders, see Appendix.)

ASSETS.

Loans on real estate, first liens				$ 16,000 00
Bonds and debentures owned by the Company, viz.:—	Par value.	Book value.	Market value.	
‡City of Calgary, 1925, 4½ p.c.	$ 5,000 00	$ 4,150 00	$ 4,700 00	
†District of Burnaby, 1950, 4½ p.c.	5,353 33	3,426 13	4,336 20	
Total par, book and market values	$ 10,353 33	$ 7,576 13	$ 9,036 20	
Carried out at book value				7,576 13
Cash at head office				104 53
Bills receivable (less amount written off)				1,500 00
Advance to British Empire Fire				5,000 00
Total ledger assets				$ 30,180 66

OTHER ASSETS.

Market value of bonds and debentures over book value	1,460 07
Interest due	2,315 90
Agents' balances and premiums uncollected (less $7,725.54 written off)	6,050 14
Due for reinsurance losses	11,586 74
Furniture and fixtures	210 00
Gross assets	$ 51,803 51
Deduct for bad or doubtful assets	9,213 99
Net assets	$ 42,589 52

*By an agreement dated July 22, 1914, this company reinsured all its outstanding risks, with the exception of certain risks in Northern Ontario and New Brunswick, in the National-Ben Franklin Fire Insurance Company and its deposit has been released with the exception of $5,000 par value which has been retained to provide for unsettled claims.

‡On deposit with Receiver General.

†On deposit at Victoria, B.C.

The Equity Fire—*Concluded.*

LIABILITIES.

Net amount of losses, adjusted and unpaid		$ 2,474 60
Reinsurances, $9,795.88; and return premiums, $1,184.49		10,980 37
Due and accrued for salaries, rent, etc		2,184 18
Borrowed money		34,121 46
Due and accrued for taxes		2,902 69
Balance due on reinsurance agreement		27,311 24
Total liabilities (except capital)		$ 79,974 54
Excess of liabilities over assets		$ 37,385 02
Capital stock paid in cash		224,502 17

INCOME.

Gross cash received for premiums		$ 176,387 56
Deduct reinsurance, $131,644.55; return premiums, $60,351.60		191,996 15
Net cash received for premiums		$ −15,608 59
Received for interest on investments		4,705 35
Total		$ −10,903 24
Received for calls on capital stock		30,804 67
Total income		$ 19,901 43

EXPENDITURE.

Amount paid for losses occurring in previous years	$ 9,484 87	
Deduct amount received for reinsurances	5,819 72	
Net amount paid for said losses	$ 3,665 15	
Amount paid for losses occurring during the year	$ 88,623 24	
Deduct savings, salvages and reinsurances	4,367 70	
Net amount paid for said losses	$ 84,255 54	
Total net amount paid for losses		$ 87,920 69
Paid for commission or brokerage		10,175 48
Salaries of officials, $19,918.19; travelling expenses, $5,985.08; directors' fees and expenses, $3,397.40; auditors' fees, $500; salaries, agents, $1,313.90		31,114 57
Paid for taxes		2,019 68
All other expenditure, viz.: Advertising, $801.03; legal expenses, $3,167.89; postage, telegrams, telephone and express, $3,024.90; printing and stationery, $1,282.48; rents, $4,169; discount and exchange, $277.23; guarantee bonds and mercantile agency and insurance, $194.73; adjustment expenses, $1,892.62; total, $14,809.88, less, furniture sold, $252 07		14,557 81
Loss on sale of securities		18,632 01
Total expenditure		$ 164,420 24

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1913		$ 183,487 35
Income as above		19,901 43
Total		$ 203,388 78
Expenditure as above	$ 164,420 24	
Amount written off ledger assets	42,909 34	
Total		207,329 58
Balance, net ledger assets, December 31, 1914 ($30,180.66 less $34,121.46 ledger liabilities)		$ −3,940 80

FACTORIES INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—C. R. CLAPP.
Vice-President—B. L. ANDERSON. Secretary—R. J. MAHONY.
Principal Office—Toronto.

Incorporated as Montmagny Mutual Fire Insurance Company under the authority of chapter 68 of the Consolidated Statutes for Lower Canada; and by chapter 70 of the statutes of Quebec of 1905, as amended by chapter 119 of the statutes of Quebec of 1909, certain additional powers were conferred upon the said company; and also by "The Quebec Insurance Act," chapter 69 of the statutes of Quebec of 1908, the said company was enabled to exercise certain additional powers. Incorporated as Factories Insurance Company, May 4, 1910 by an Act of the Parliament of Canada, 9-10 Edward VII, cap. 128. Dominion license issued December 17, 1910.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	160,000 00
Amount paid thereon in cash	100,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Book value of real estate held by the company				$ 4,800 00
Amount secured by way of loans on real estate, by bond or mortgage first liens				13,143 60
The same, second liens				16,000 00
Bonds and debentures owned by the Company, viz.:				
On deposit with Receiver General —	Par value.	Book value.	Market value.	
Province of Nova Scotia, 1922, 3 p.c.	$ 25,000 00	$ 23,742 50	$ 22,250 00	
Province of New Brunswick, 1933, 3½ p.c.	15,000 00	15,000 00	13,050 00	
City of Hull, P.Q., 1940, 4 p.c.	6,000 00	5,505 72	4,860 00	
City of Hull, P.Q., 1941, 4 p.c.	4,000 00	3,670 48	3,240 00	
City of Medicine Hat, 1923, 5 p.c.	10,000 00	9,724 00	9,724 00	
Total on deposit with Receiver Gen.	$ 60,000 00	$ 57,642 70	$ 53,124 00	
Other bonds owned by the Company.				
City of Ft. William, 1933, 5 p.c.	5,000 00	5,000 00	4,800 00	
City of St. Catharines, 1926, 4 p.c.	5,000 00	4,600 00	4,500 00	
*Central Canada Loan & Savings Co., 60 days' notice, 4 p.c.	2,000 00	1,975 00	2,000 00	
*Canada Permanent Mtge. Co., 1917, 4½ p.c.	10,000 00	9,625 00	9,625 00	
*Town of North Toronto, 1917 to 1927, 4½ p.c.	5,164 96	4,995 00	4,995 00	
*City of Fort William, 1929, 4½ p.c.	10,000 00	9,028 00	9,028 00	
*City of Brantford, 1930, 4 p.c.	5,000 00	4,433 00	4,450 00	
*City of Stratford, 1917-26, 4 p.c.	10,000 00	9,200 00	9,200 00	
Village of Shellbrook, 1915-26, 7 p.c.	3,200 00	3,073 48	3,104 00	
Village of Esterhazy, 1915-27, 6 p.c.	866 67	829 46	829 46	
Town of Swift Current, 1941 to 1945, 6 p.c.	6,578 04	7,200 00	7,200 00	
Town of Haileybury, 1915, 5 p.c.	1,102 80	1,057 89	1,057 89	
Total par, book and market values	$ 123,912 47	$ 118,659 53	$ 113,913,35	
Carried out at book value				118,659 53
Cash in Molsons Bank, Toronto, $28,886.99; Quebec, $671.71				29,558 70
Cash at head office				200 00
Total ledger assets				$ 182,361 83
Deduct market value of bonds under book value				4,746 18
				$ 177,615 65

*On deposit with Ontario Government as security for outstanding losses of the York Fire Insurance Co., whose policies were reinsured by the Factories during 1914.

Factories Insurance Company—*Continued.*

OTHER ASSETS.

Interest due, $253.71; accrued, $2,528.12		$ 2,781 83
Agents' balances and premiums uncollected ($10,258.97 on business written previous to Oct. 1, 1914)		24,983 44
Due for reinsurance		17,803 78
Furniture and fixtures, $2,250; plans, $5,120.50		7,370 50
Amount of premium notes on hand on which policies are issued	$ 339,315 03	
Deduct amount paid thereon	232,704 78	
Balance	$ 106,610 25	
Less provision for collection, etc	3,000 00	
Balance carried out		103,610 25
Return reinsurance premiums		1,890 44
Gross assets		$ 336,055 89
Deduct assets not admitted		16,834 85
Net assets		$ 319,221 04

LIABILITIES.

Net amount of losses, unadjusted	$ 19,613 00
Reserve of unearned premiums, $220,755.50; carried out at 80 per cent	176,604 40
Due for reinsurance premiums, $26,511.85; return premiums, $3,000	29,511 85
Taxes due and accrued	2,165 00
Total liabilities (except capital)	$ 227,894 25
Excess of assets over liabilities	$ 91,326 79
Capital stock paid in cash	100,000 00

INCOME.

Gross cash received for premiums	$ 454,018 13	
Deduct reinsurance, $55,511.88; and return premiums, $114,220.30	169,732 18	
Total net cash received for premiums		$ 284,285 95
Received for interest on investments		4,550 55
Received for rents		60 00
Total income		$ 288,896 50

EXPENDITURE.

	In Canada.	
Amount paid for losses occurring in previous years	$ 67,347 96	
Deduct savings, salvage and reinsurances	48,336 78	
Net amount paid for said losses	$ 19,011 18	
Amount paid for losses occurring during the year	$ 169,456 30	
Deduct reinsurances	38,615 50	
Net amount paid for said losses	$ 130,840 80	
Total net amount paid for losses		$ 149,851 98
Commission or brokerage		60,029 77
Salaries Home Office officials, $16,723.85; do. agents, $5,401.16, directors' fees, $300; auditors' fees, $400; travelling expenses, $1,214.90		24,039 91
Taxes		4,101 23
All other expenditure, viz.: Legal expenses, $2,184.66; postage, telegrams, telephones and express, $1,582.75; rent, $2,670; advertising, $270.75, Fire departments, patrol and salvage corps assessments, etc., $102.84; maps and plans, $510.50; printing and stationery, $1,692.82; sundry office expenses, $714.08		9,728 40
Total expenditure		$ 247,751 29

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, Dec. 31, 1913	$ 141,216 62
Amount of cash income as above	288,896 50
Total	$ 430,113 12
Amount of cash expenditure as above	247,751 29
Balance, net ledger assets Dec. 31, 1914	$ 182,361 83

Factories Insurance Company—*Concluded.*

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies	$ 52,701 07
Amount of commission thereon	8,453 28
Amount of losses recovered from said companies	83,717 59
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $20,519.85; carried out at 80 per cent	16,415 88
Amount of losses due and recoverable from such companies	28,522 78
Amount of reinsurance premiums payable to such companies	24,634 16

RISKS AND PREMIUMS.

Cash Business.	Amount.	Premiums.
Gross policies in force at December 31, 1913	$ 17,664,953	$ 279,823 21
Taken during the year, new and renewed	32,419,697	365,907 73
Total	$ 50,084,650	$ 645,730 94
Deduct terminated	23,976,338	305,532 05
Gross in force at end of year	$ 26,108,312	$ 340,198 89
Deduct reinsured	3,683,297	49,676 32
Net in force at December 31, 1914	$ 22,425,015	$ 290,522 57

Mutual Business.		
Gross policies in force at date of last statement	$ 5,856,027	$ 275,800 73
Taken during the year (3 year notes)	2,026,053	70,467 03
Total	$ 7,882,080	$ 346,267 76
Deduct terminated	2,614,568	86,536 02
In force December 31, 1914, (3 year notes up to December, 1910, 3 year notes thereafter)	$ 5,267,512	$ 259,731 74
Unassessed portion of premium notes	$ 88,404 96	

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—HENRY EVANS. | Secretary—J. A. SWINNERTON.
Principal Office—80 Maiden Lane, New York, N.Y.
Chief Agent in Canada—A. M. M. KIRKPATRICK. | Head Office in Canada—Toronto.

(Formed by the amalgamation on Jan. 25, 1910, of the Fidelity Fire Insurance Company of New York and the Phenix Insurance Company of Brooklyn. The latter company had previously transacted business in Canada under license dated May 1, 1874. On April 11, 1910, a new license was issued to the Fidelity-Phenix.)

CAPITAL.

Amount authorized, subscribed for and paid in cash	$ 2,500,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.	
District of Columbia bonds, (g'teed. by U.S. Gov't.), 1924, 2.65 p.c.	$ 50,000 00	$ 52,000 00	
City of Toronto, 1929, 3½ p.c.	55,966 67	48,131 33	
City of Toronto, 1944, 3½ p.c.	24,333 33	19,223 33	
City of Toronto, 1948, 4 p.c.	299,300 00	260,391 00	
Total on deposit with Receiver General	$ 429,600 00	$ 379,745 66	
Carried out at market value			$ 379,745 66
Agents' balances and premiums uncollected ($612.69 on business prior to Oct. 1, 1914)			44,180 34
Total assets in Canada			$ 423,926 00

LIABILITIES IN CANADA.

Net amount of losses, adjusted but unpaid ($1,187.60 accrued prior to 1914)	$ 55,110 51	
Net amount of losses, resisted in suit (accrued 1910)	3,300 00	
Net amount of unsettled fire losses		$ 58,410 51
Net amount of tornado losses, adjusted but unpaid		31 31
Reserve of unearned premiums: fire, $238,299.78; tornado, $2,125.69; total, $240,425.47; carried out at 80 per cent		192,340 37
Taxes due and accrued		4,321 78
Total liabilities in Canada		$ 255,103 97

INCOME IN CANADA.

Fire Risks.		
Gross cash received for premiums	$ 455,474 65	
Deduct reinsurance, $15,455.73; and return premiums, $77,867.65	93,323 38	
Net cash received for said premiums	$ 362,151 27	
Tornado Risks.		
Gross cash received for premiums	$ 965 70	
Deduct return premiums	472 30	
Net cash received for said premiums	$ 493 40	

FIDELITY-PHENIX—*Continued.*

INCOME IN CANADA—*Concluded.*

Total net cash received for all premiums		$ 362,644 67
Interest on bonds (paid direct to head office)		16,607 46
Total income in Canada		$ 379,252 13

EXPENDITURE IN CANADA.

Fire Risks.

Amount paid for losses occurring in previous years	$ 30,167 94	
Deduct reinsurances	455 56	
Net amount paid for said losses	$ 29,712 38	
Amount paid for losses occurring during the year	$ 139,227 86	
Deduct savings, salvage and reinsurances	1,617 98	
Net amount paid for said losses	$ 137,609 88	
Total net amount paid for fire losses	$ 167,322 26	
Net amount paid for tornado losses	$ 7 00	
Total net amount paid for losses		$ 167,329 26
Commission or brokerage, fire, $70,404.52; tornado, $18.55		70,423 07
Taxes		2,941 78
Salaries, H.O. officials, $2,522.95; travelling expenses, $861.02		3,383 97
General expenses: postage, $890.81; telegrams, $92.79; telephones and express, $20.30; exchange, $84.60; duty on supplies, $103.49; advertising, $3.50; printing and stationery, $34; sundries, $844.42; maps and plans, $636.05; underwriters' boards, tariff associations, etc., $970.27		3,680 23
Total expenditure in Canada		$ 247,758 31

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 39,481,599	$ 502,473 89
Taken during the year, new and renewed	37,744,470	459,911 42
Total	$ 77,226,069	$ 962,385 31
Deduct terminated	37,052,340	466,803 00
Gross in force at end of year	$ 40,173,729	$ 495,582 31
Deduct reinsured	1,338,943	14,245 62
Net in force at December 31, 1914	$ 38,834,786	$ 481,336 69

Tornado Risks.		
Gross policies in force at date of last statement	$ 1,969,125	$ 9,523 18
Taken during the year, new and renewed	139,035	540 70
Total	$ 2,108,160	$ 10,063 88
Deduct terminated	301,700	1,431 20
Gross in force at end of year	$ 1,806,460	$ 8,632 68
Deduct reinsured	207,500	1,053 50
Net in force at December 31, 1914	$ 1,598,960	$ 7,579 18

Total number of policies in force in Canada at date	(No return)	
Total net amount in force		$40,433,746 00
Total premiums thereon		488,915 87

FIDELITY-PHENIX—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER, 31, 1914.

LEDGER ASSETS.

Book value of real estate	$ 572,500 00
Mortgage loans on real estate, first liens	23,500 00
Book value of stocks and bonds	11,881,326 00
Cash on hand, in trust companies and in banks	1,520,469 04
Agents' balances and bills receivable	1,401,588 84
Total ledger assets	$15,399,383 88

NON-LEDGER ASSETS.

Interest due and accrued	56,614 78
Rents due and accrued	357 90
Market value of bonds and stocks over book value	39,318 25
Gross assets	$15,495,674 81
Deduct assets not admitted	216,681 25
Total admitted assets	$15,278,993 56

LIABILITIES.

Net amount of unpaid losses and claims	$ 628,354 06
Unearned premiums	7,553,115 49
Dividends declared and unpaid to stockholders	125,000 00
Funds held under reinsurance treaties	1,100 04
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	25,000 00
Federal, State and other taxes due or accrued (estimated)	142,000 00
Contingent commissions or other charges due or accrued	24,909 13
Reserve for contested liabilities	250,000 00
Federal income tax, withheld at source	122 00
Total liabilities, except capital stock	$ 8,749,600 72
Capital stock paid up in cash	2,500,000 00
Surplus over liabilities and capital stock	4,029,392 84
Total liabilities	$15,278,993 56

INCOME.

Net cash received for premiums	$ 6,553,442 74
Interest and dividends	605,844 46
Rents	29,645 48
Increase in liabilities on account of reinsurance treaties	2,516 96
Agents' balances previously charged off	147 00
Gross profit on sale or maturity of ledger assets	75,342 00
Gross increase by adjustment in book value of ledger assets	93,232 00
Federal income tax, withheld at source	319 06
Total income	$ 7,360,489 70

EXPENDITURE.

Net amount paid for losses	$ 3,313,610 80
Expenses of adjustment and settlement of losses	112,785 77
Dividends to stockholders	250,000 00
Commission or brokerage	1,318,116 00
Allowances to local agencies for miscellaneous agency expenses	1,376 28
Salaries, $141,598 20; and expenses, $112,586 61; of special and general agents	254,184 81
Salaries, fees and all other charges of officers, directors, trustees and home office employees	431,036 49
Rents	65,270 35
Underwriters' boards and tariff associations	78,860 58
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	28,944 11
Inspections and surveys	13,426 73
Taxes on real estate	3,175 72
State taxes on premiums, Insurance Department licenses and fees	163,096 69
All other licenses, fees and taxes	23,930 39
Agents' balances charged off	943 89
Decrease in liabilities during the year on account of reinsurance treaties	5,516 83
Bills receivable past due, charged off	3,794 66

FIDELITY-PHENIX—*Concluded.*

EXPENDITURE—*Concluded.*

Gross loss on sale or maturity of ledger assets	$ 27,839 00
Gross decrease by adjustment in book value of ledger assets	618,092 89
All other disbursements	181,464 66
Total expenditure	$ 6,895,466 65

RISKS AND PREMIUMS.

Fire risks—written or renewed during the year—amount	$ 865,320,396 00
Premiums thereon	9,038,595 91
Terminated during the year	745,336,921 00
Premiums thereon	8,002,398 25
Net amount in force, December 31, 1914	1,352,772,006 00
Premiums thereon	14,132,717 93

FIREMAN'S FUND INSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

President—Bernard Faymonville. | Secretary—Louis Weinmann.
Principal Office—San Francisco, Cal.
Head Office in Canada—Toronto. | Chief Agent in Canada—G. T. McMurrich.

(Incorporated May 6, 1863. Dominion license issued November 13, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,500,000 00

ASSETS IN CANADA.

	Par value.	Market value.	
Bonds and debs. on deposit with Receiver General, viz.:—			
Commonwealth of Mass., 1941, 3 p.c.	$ 50,000 00	$ 41,000 00	
State of California, (San Francisco Seawall) bonds, 1924, 4 p.c.	45,000 00	44,100 00	
Total on deposit with Receiver General	$ 95,000 00	$ 85,100 00	
Carried out at market value			$ 85,100 00
Interest accrued			2,150 00
Agents' balances and premiums uncollected (fire)			716 00
Net amount of outstanding premiums: automobile, $3,220.80; Inland Transportation, $5,480.20			8,701 00
Total assets in Canada			$ 96,667 00

LIABILITIES IN CANADA.

Net amount of fire losses, unadjusted	$ 13,611 33
Net amount of automobile losses, unadjusted	11,905 00
Net amount of inland transportation losses, unadjusted	850 00
Total net amount of unsettled losses	$ 26,366 33
Reserve of unearned premiums: fire, $42,719.95; automobile, $10,768.54; inland transportation, $7,623.97. Total, $61,112.46; carried out at 80 per cent	48,889 97
Taxes due and accrued: fire, $1,450; other, $1,000	2,450 00
Total liabilities in Canada	$ 77,706 30

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums	$ 164,836 14
Deduct reinsurance, $34,430.51; return premiums, $35,412.61	69,843 12
Net cash received for said premiums	$ 94,993 02

Automobile Risks.

Gross cash received for premiums	$ 32,862 73
Deduct return premiums	9,543 53
Net cash received for said premiums	$ 23,319 20

FIREMAN'S FUND—*Continued.*

INCOME IN CANADA—*Concluded.*

Inland Transportation Risks.

Gross cash received for premiums	$ 73,506 10	
Deduct return premiums	2,592 31	
Net cash received for said premiums	$ 70,913 79	
Total net cash received for premiums		$ 189,226 01
Received for interest on investments		4,300 00
Total income in Canada		$ 193,526 01

EXPENDITURE IN CANADA.

Fire Risks.

Amount paid for losses occurring in previous years	$ 8,642 99	
Amount paid for losses occurring during the year	$ 65,701 10	
Deduct reinsurances	13,861 90	
Net amount paid for said losses	$ 51,839 20	
Total net amount paid for fire losses	$ 60,482 19	

Automobile Risks.

Net amount paid for losses occurring in previous years	$ 215 00	
Net amount paid for losses occurring during the year	19,782 48	
Total net amount paid for automobile losses	$ 19,997 48	

Inland Transportation Risks.

Net amount paid for inland transportation claims	$ 15,868 32	
Total net amount for all losses		$ 96,347 99
Commission or brokerage: fire, $14,714.25; other, $10,524.98		25,239 23
Salaries, fees and all other charges of officials, fire,		2,943 35
Taxes: fire, $1,821.41; other, $1,200		3,021 41
Miscellaneous payments, viz. (fire): Maps and plans, $500; postage, telegrams, telephones and express, $385.41; board fees, $2.500; advertising, $67.43; printing and stationery, $850; fire departments, etc., $462.20; inspections and surveys, $192		4,957 04
Miscellaneous payments, other: Postage, telegrams, telephones, and express		250 60
Total expenditure in Canada		$ 132,759 62

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 7,123,180	$ 94,276 15
Taken during the year, new and renewed	13,905,679	167,490 73
Total	$ 21,028,859	$ 261,766 88
Deduct terminated	10,328,950	144,363 28
Gross in force at December 31, 1914	$ 10,699,909	$ 117,403 60
Deduct reinsured	3,241,961	32,942 30
Net in force at December 31, 1914	$ 7,457,948	$ 84,461 30

Automobile Risks.

Gross policies in force at date of last statement	$ 1,104,750	$ 32,320 93
Taken during the year, new and renewed	1,585,025	32,190 21
Total	$ 2,689,775	$ 64,510 24
Deduct terminated	1,865,090	42,973 15
Gross and net in force at December 31, 1914	$ 824,685	$ 21,537 09

Fireman's Fund—*Continued.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

Inland Transportation Risks.	Amount.	Premiums
Gross policies in force at date of last statement	$ 413,283	$ 4,244 61
Taken during the year, new	10,006,270	77,966 30
Total	$ 10,419,553	$ 82,210 91
Deduct terminated	9,919,733	66,962 96
Gross and net in force at December 31, 1914	$ 499,820	$ 15,247 95

Number of policies in force in Canada at date (no return).	
Total net amount in force at December 31, 1914	$ 8,782,453 00
Total net premiums thereon	121,246 34

General Business Statement for the Year ending December 31, 1914.

LEDGER ASSETS.

Book value of real estate	$ 574,287 56
Mortgage loans on real estate, first liens	1,236,156 28
Loans on bonds, stocks, etc	442,400 00
Book value of bonds and stocks	5,523,496 27
Cash on hand, in trust companies and in banks	1,527,292 59
Agents' balances and bills receivable	1,301,053 63
Total ledger assets	$10,604,686 33

NON-LEDGER ASSETS.

Interest due and accrued	101,165 03
Gross assets	$10,705,851 36
Deduct assets not admitted	530,416 87
Total admitted assets	$10,175,434 49

LIABILITIES.

Net amount of unpaid losses and claims	$ 810,578 78
Total unearned premiums	5,244,797 20
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,500 00
Federal, State and other taxes due or accrued (estimated)	127,500 00
Contingent commissions or other charges due or accrued	155,000 00
Dividend earned but not declared	60,000 00
Total liabilities, excluding capital stock	$ 6,400,375 98
Capital stock paid up in cash	1,500 000 00
Surplus over all liabilities and capital stock	2,275,058 51
Total liabilities	$10,175,434 49

INCOME.

Net cash received for premiums	$ 6,627,130 52
Interest and dividends	387,119 88
Rents	4,552 75
Agents' balances previously charged off	1,358 25
Gross profit on sale or maturity of bonds	600 00
Total income	$ 7,020,761 40

DISBURSEMENTS.

Net amount paid for losses	$ 3,736,225 32
Expenses of adjustment and settlement of losses	75,619 37
Interest or dividends to stockholders	240,000 00
Commission or brokerage	1,210,963 32
Allowances to local agencies for miscellaneous agency expenses	31,807 04
Salaries, $273,570.35; and expenses, $121,864.05; of special and general agents	395,434 40
Salaries, fees and all other charges of officers, directors, trustees and home office employees	263,171 07
Rents	38,799 08

FIREMAN'S FUND—*Concluded.*

DISBURSEMENTS—*Concluded.*

Underwriters' boards and tariff associations	$	69,640 18
Fire department, patrol and salvage corps assessments, fees, taxes and expenses		12,252 30
Inspections and surveys		13,155 16
Taxes on real estate		5,976 99
State taxes on premiums, Insurance Department licenses and fees		174,622 02
All other licenses, fees and taxes		10,929 13
Agents' balances charged off		9,243 73
Gross loss on sale or maturity of bonds and stocks		2,131 30
All other disbursements		183,337 20
Total disbursements	$	6,473,307 61

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year, fire	$	528,497,444 00
Premiums thereon		6,307,687 51
Amount of policies terminated during the year		484,371,921 00
Premiums thereon		5,956,941 41
Net amount in force at December 31, 1914		717,597,542 00
Premiums thereon		8,705,671 58

FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—DANIEL H. DUNHAM. | Secretary—A. H. HASSINGER.
Principal Office—Newark, N.J.
Head Office in Canada—Winnipeg. | Chief Agent in Canada—BENJAMIN B. SMITH.

(Incorporated December 3, 1855. Dominion license issued May 22, 1912).

CAPITAL.

Amount of joint stock capital, authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

	Par value.	Market value.	
Bonds and debs. on deposit with Receiver General, viz.:—			
Canadian Northern Railway Winnipeg Terminals (g'teed by Prov. of Manitoba) 1939, 4 p.c.	$ 10,000 00	$ 8,900 00	
City of Toronto, 1948, 4 p.c.	67,646 66	58,852 60	
City of Hamilton, 1934, 4½ p.c.	20,000 00	20,000 00	
Winnipeg Gen'l Hosp. 1st Mtge. (g'teed by Prov. of Manitoba), 1944, 5 p.c.	10,000 00	10,000 00	
Total on deposit with Receiver General	$ 107,646 66	$ 97,752 60	
Carried out at market value			$ 97,752 60
Interest accrued			1,902 92
Agents' balances and premiums uncollected ($835.74 was on business prior to Oct. 1, 1914)			11,164 13
Total assets in Canada			$ 110,819 65

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid	$ 2,868 63	
Net amount of losses, unadjusted	256 00	
Total net amount of unsettled losses		$ 3,124 63
Reserve of unearned premiums, $81,350.03; carried out at 80 per cent		65,080 02
Taxes due and accrued		935 71
Reinsurance premiums due		152 27
Total liabilities in Canada		$ 69,292 63

INCOME IN CANADA.

Gross cash received for premiums	$ 115,199 05	
Deduct reinsurance, $3,098.98; return premiums, $22,537.87	25,636 85	
Net cash received for premiums		$ 89,562 20
Total income in Canada		$ 89,562 20

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 6,414 49	
Deduct reinsurances	652 21	
Net amount paid for said losses	$ 5,762 28	
Amount paid for losses occurring during the year	$ 28,547 49	
Deduct savings and salvage	2,375 76	
Net amount paid for said losses	$ 26,171 73	
Total net amount paid for losses		$ 31,934 01

Firemen's Insurance—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Commission or brokerage	$ 18,275 34
Salaries, fees and all other charges of officials	2,836 15
Taxes	2,166 29
Miscellaneous payments, viz.: Advertising, $71.99; maps and plans, $1,015.98; postage, telegrams, telephones and express, $594.92; printing and stationery, $369.13; board fees, $905.56; salaries and general expenses, (West Dept.) $3,901.36; loss and adjustment expenses, $707.67; duties, $6.50	7,573 11
Total expenditure in Canada	$ 62,784 90

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 9,310,129	$ 137,343 89
Taken during the year, new and renewed	6,781,023	93,937 03
Total	$ 16,091,152	$ 231,280 92
Deduct terminated	4,901,014	72,880 65
Gross in force at end of year	$ 11,190,138	$ 158,400 27
Deduct reinsured	301,165	4,287 71
Net in force at December 31, 1914	$ 10,888,973	$ 154,112 56

General Business Statement for the Year ending December 31, 1914.

INCOME.

Total premium income	$ 2,738,573 24
Interest and dividends	262,382 18
Cash received for rents	99,421 22
Gross increase, by adjustment, in book value of bonds	524 00
Loan	325,000 00
Other income	265 00
Gross profit on sale or maturity of real estate	65 31
Total income	$ 3,426,230 95

DISBURSEMENTS.

Net amount paid for losses	$ 1,704,830 64
Expenses of adjustment and settlement of losses	37,052 01
Commissions or brokerage	653,217 64
Allowances to local agencies for miscellaneous agency expenses	10,727 12
Salaries, $46,843.50; and expenses, $35,718.10, of special and general agents	82,561 60
Salaries, fees and all other charges of officers, directors, trustees and home office employees	130,701 68
Rents	22,325 62
Underwriters' boards and tariff associations	44,020 72
Fire department, fire patrol, and salvage corps assessments, fees, taxes and expenses	28,887 86
Inspections and surveys	5,385 11
Taxes on real estate	23,708 04
State taxes on premiums, Insurance Department licenses and fees	64,527 52
All other licenses, fees and taxes	5,497 46
Paid stockholders for interest or dividends	240,000 00
Gross decrease, by adjustment, in book value of ledger assets	13,479 80
Agents' balances charged off	605 29
Loan repaid	275,000 00
All other expenditure	91,162 25
Total disbursements	$ 3,433,690 36

LEDGER ASSETS.

Book value of real estate	$ 1,066,190 34
Mortgage loans on real estate, first liens	2,601,850 00
Book value of bonds and stocks	1,914,296 66
Cash on hand, in trust companies and in banks	14,390 83
Agents' balances	471,519 76
Bills receivable taken for marine and inland risks	19,033 31
Total ledger assets	$ 6,087,280 90

Firemen's Insurance—*Concluded.*

NON-LEDGER ASSETS.

Interest due and accrued	$ 52,134 06
Rents due	2,152 80
Market value of bonds and stocks over book value	778,585 91
Gross assets	$ 6,920,153 67
Deduct assets not admitted	19,033 31
Total admitted assets	$ 6,901,120 36

LIABILITIES.

Net amount of unpaid losses and claims	$ 364,315 73
Total unearned premiums	2,922,524 02
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,500 00
Federal, State and other taxes due or accrued (estimated)	26,000 00
Contingent commissions or other charges due or accrued	6,000 00
Principal unpaid on scrip or certificate of profits	2,332 84
Due and to become due for borrowed money	50,000 00
All other liabilities	265 00
Total liabilities (not including capital stock)	$ 3,372,937 59
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities	2,528,182 77
Total liabilities	$ 6,901,120 36

RISKS AND PREMIUMS.

Amount of risks written or renewed during the year	$273,481,602 00
Premiums thereon	4,175,851 65
Amounts of risks terminated	233,650,506 00
Premiums thereon	3,807,163 91
Net amount in force at December 31, 1914	571,041,019 00
Premiums thereon	5,701,307 84

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

Statement for the Year Ending December 31, 1914.

Chairman—Donald M. Mackay. | Secretary—J. Mayhew Allen.
Chief Agent in Canada—Thomas H. Hall.
Principal Office—Perth, Scotland. | Head Office in Canada—Toronto.

(Incorporated February 23, 1891. Dominion license issued July 14, 1908.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	$ 5,750,000 00
Amount paid thereon in cash	2,000,000 00

ASSETS IN CANADA.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Town of Clinton, 1937, 4½ p.c.	$ 5,000 00	$ 4,400 00	
City of Cranbrook, 1915 to 1929, 5 p.c.	29,151 63	27,111 02	
City of Wetaskiwin, 1915 to 1960, 5 p.c.	9,794 70	8,325 50	
City of Prince Albert, 1915 to 1937, 5 p.c.	4,387 16	4,036 19	
City of Saskatoon, S.D, 1915 to 1940, 5 p.c.	4,333 34	4,030 00	
City of Saskatoon, S.D., 1915, 5 p.c.	1,000 00	1,000 00	
City of Saskatoon, S.D, 1916, 5 p.c.	2,000 00	1,980 00	
City of Saskatoon, S.D., 1917, 5 p.c.	1,000 00	980 00	
City of Saskatoon, S.D., 1918, 5 p.c.	2,000 00	1,960 00	
City of Saskatoon, S.D., 1919, 5 p.c.	1,000 00	970 00	
City of Saskatoon, S.D., 1920, 5 p.c.	2,000 00	1,940 00	
City of Saskatoon, S.D., 1922, 5 p.c.	1,000 00	950 00	
City of Saskatoon, S.D., 1924, 5 p.c.	1,000 00	950 00	
City of Saskatoon, S.D., 1926, 5 p.c.	1,000 00	940 00	
City of Saskatoon, S.D., 1928, 5 p.c.	1,000 00	930 00	
City of Saskatoon, S.D., 1930, 5 p.c.	1,000 00	920 00	
City of Saskatoon, S.D., 1932, 5 p.c.	1,000 00	920 00	
City of Saskatoon, S.D., 1934, 5 p.c.	1,000 00	910 00	
City of Saskatoon, S.D., 1936, 5 p.c.	1,000 00	910 00	
City of Saskatoon, S.D., 1938, 5 p.c.	1,000 00	910 00	
City of Saskatoon, S.D., 1940, 5 p.c.	1,000 00	900 00	
City of Saskatoon, 1920, 5 p.c.	30,000 00	29,400 00	
City of Medicine Hat, 1916, 5 p.c.	3,000 00	2,970 00	
City of Medicine Hat, 1928, 5 p.c.	2,000 00	1,900 00	
City of Medicine Hat, 1931, 5 p.c.	1,915 97	1,801 01	
City of Portage la Prairie, S.D., 1915 to 1928, 5 p.c.	14,000 00	13,720 00	
City of Edmonton, S.D., 1915 to 1920, 5 p.c.	18,000 00	17,820 00	
City of Nanaimo, 1960, 5 p.c.	16,000 00	13,920 00	
City of Moosejaw, 1915, 4½ p.c.	5,000 00	4,950 00	
City of Moosejaw, 1920, 4½ p.c.	9,000 00	8,550 00	
Canada Landed and National Investment Co., 1918, 4½ p.c.	15,000 00	15,000 00	
City of Strathcona P.S., 1915-1940, 5 p.c.	14,733 34	14,144 01	
Town of Rosthern, 1915 to 1930, 5 p.c.	3,478 38	3,095 76	
City of North Vancouver, 1958, 5 p.c.	5,000 00	4,450 00	
City of North Vancouver, 1960, 5 p.c.	1,450 00	1,290 50	
City of Prince Albert, 1915 to 1935, 4½ p.c.	14,814 90	13,185 26	
Town of Swift Current, 1932, 5 p.c.	8,000 00	7,120 00	
Town of Waterloo, 1915 to 1916, 5 p.c.	2,312 92	2,289 79	
Town of Waterloo, 1915 to 1936, 5½ p.c.	3,949 99	3,633 99	
Town of North Bay, 1915 to 1937, 5½ p.c.	8,186 15	7,776 84	
Town of Newmarket, 1915 to 1918, 5½ p.c.	2,579 13	2,475 96	
Canada Perm. Mtge. Corp., 1918, 4½ p.c.	25,000 00	25,000 00	
City of Edmonton, 1953, 4½ p.c.	5,353 33	4,657 40	
City of Edmonton, 1953, 5 p.c.	15,573 33	14,794 66	
Total on deposit with Receiver General	$ 296,014 27	$ 279,917 89	
Carried out at market value			$ 279,917 89

General Accident Fire and Life—*Continued.*

ASSETS IN CANADA—*Concluded.*

In the hands of the company, viz.:—			
Colonial Investment and Loan Co., 1914, 4½ p.c.	$ 10,000 00	$ 10,000 00	
Grand Valley R.R., 1947, 5 p.c.	17,000 00		
Total par and market values	$ 27,000 00	$ 10,00 00	
Carried out at market value			$ 10,000 00
Cash at head office in Canada			50 00
Cash in bank and trust co.:—			
Imperial Bank of Canada, Toronto	$ 13,883 52		
Union Trust Co.	20,000 00		
Total cash in bank and trust company			33,883 52
Agents' balances and outstanding premiums, ($3,902.13 on business prior to Oct. 1, 1914)			47,377 76
Interest accrued			5,976 69
Office furniture and plans			6,480 81
Other assets			31 71
Total assets in Canada			$ 383,718 38

LIABILITIES IN CANADA.

Net amount of losses, unadjusted	$ 21,558 23	
Net amount of losses, resisted in suit	1,500 00	
Total net amount of unsettled losses		$ 23,058 23
Reserve of unearned premiums, $204,588.03; carried out at 80 per cent		163,670 42
Due for reinsurance		2,199 90
Salaries, rent, etc., due and accrued		5,644 14
Taxes due and accrued		3,500 00
Total liabilities in Canada		$ 198,072 69

INCOME IN CANADA.

Gross cash received for premiums	$ 321,267 47	
Deduct reinsurance, $6,662.86; return premiums, $47,401.74	54,064 60	
Total net cash received for premiums		$ 267,202 87
Received for interest on investments		15,367 23
Income received from all other sources		16 90
Total income in Canada		$ 282,587 00

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 9,631 61	
Deduct reinsurances	49 14	
Net amount paid for said losses	$ 9,582 47	
Amount paid for losses occurring during the year	$ 103,215 22	
Deduct reinsurances	1,646 13	
Net amount paid for said losses	$ 101,569 09	
Total net amount paid for losses		$ 111,151 56
Paid or allowed for commission or brokerage		54,079 19
Paid for: Salaries of head office officials, $19,107.94; directors' fees, $900; auditors' fees, $375; travelling expenses, $4,086.10		24,469 04
Taxes		6,288 05
All other expenditure, viz.: Legal expenses, $211.50; advertising, $157.33; printing and stationery, $2,409.02; postage, telegrams, telephones and express, $2,741.28; rent, $2,313; underwriters' board fees, $3,085.97; entertainment, $90.90; furniture and fixtures, $20; maps and plans, $850.62; life assurance scheme, $10.07		11,889 69
Total expenditure in Canada		$ 207,877 53

General Accident Fire and Life—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	15,446	$ 29,334,509	$ 378,225 51
Taken during the year, new and renewed	9,327	29,702,725	342,510 85
Total	24,773	$ 59,037,234	$ 720,736 36
Deduct terminated	8,843	26,833,035	316,697 11
Gross in force at end of year	15,930	$ 32,204,199	$ 404,039 25
Deduct reinsured		640,827	7,604 69
Net in force at December 31, 1914	15,930	$ 31,563,372	$ 396,434 56

(*For General Business Statement, see Appendix.*)

COMPAGNIE D'ASSURANCES GÉNÉRALES CONTRE L'INCENDIE.

Statement for the Year ending December 31, 1914.

President—Baron de Neuflize. | Manager—M. Paul LeVasseur.
Principal Office—Paris, France.
Head Office in Canada—Montreal. | Chief Agent—Cyrille Laurin.

(Incorporated 1819. Dominion license issued July 20, 1912.)

CAPITAL.

Amount subscribed and paid in cash	$ 400,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.	
676,667 francs French Rentes, 3 p.c.	$ 130,596 67	$ 109,701 20	
Carried out at market value			$ 109,701 20
All other ledger assets			1,009 60
Agents' balances and premiums uncollected			11,928 09
Total assets in Canada			$ 122,638 89

LIABILITIES IN CANADA.

Net amount of losses, unadjusted	$ 17,437 67
Reserve of unearned premiums, $52,757 40; carried out at 80 per cent	42,205 92
Reinsurance premiums due	2,004 76
Commissions payable	305 84
Total liabilities in Canada	$ 61,954 19

INCOME IN CANADA.

Gross cash received for premiums	$ 131,791 17	
Deduct reinsurance, $8,370.32; return premiums, $41,038·46	49,408 78	
Net cash received for premiums		$ 82,382 39
All other income		196 08
Total income in Canada		$ 82,578 47

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 11,879 30	
Add savings and salvage $280.59; less reinsurances $95.08	185 51	
Net amount paid for said losses	$ 12,064 81	
Amount paid for losses occurring during the year	$ 57,747 29	
Deduct reinsurances	12,202 79	
Net amount paid for said losses	$ 45,544 50	
Total net amount paid for losses		$ 57,609 31
Commission or brokerage		15,322 59
Taxes		1,823 35
Miscellaneous payments, viz: Fire departments, patrol and salvage corps assessments, $94.41; board fees, $884.20		978 61
Total expenditure in Canada		$ 75,733 86

Compagnie D'Assurances Générales Contre L'Incendie—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

	Amount	Premiums
Gross policies in force at Dec. 31, 1913	$ 9,335,713	$ 120,460 55
Taken during the year, new and renewed	10,441,094	123,124 64
Total	$ 19,776,807	$ 243,585 19
Deduct terminated	10,661,476	133,637 02
Gross in force at end of year	$ 9,115,331	$ 109,948 17
Deduct reinsured	858,232	8,102 02
Net in force at December 31, 1914	$ 8,257,099	$ 101,846 15

(For General Business Statement, see Appendix.)

GERMAN AMERICAN INSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

President—William N. Kremer. | Secretary—Edwin M. Cragin.
Chief Agents in Canada—Esinhart and Evans.
Principal Office—1 Liberty St., New York. | Head Office in Canada—Montreal.

(Incorporated March 6, 1872. Commenced business in Canada December 7, 1904.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 2,000,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.	
City of Toronto, 1944, 3½ p.c.	$ 51,100 00	$ 40,369 00	
City of Toronto, 1948, 4 p.c.	160,600 00	139,722 00	
City of Toronto, 1920, 4 p.c.	25,306 67	24,294 40	
City of Toronto, 1924, 4½ p.c.	26,000 00	25,675 00	
City of Montreal, 1954, 4½ p.c.	80,000 00	80,800 00	
Town of Lachine 1941, 4 p.c.	25,000 00	20,250 00	
Town of Lachine, 1944, 4½ p.c.	5,000 00	4,400 00	
Montreal Harbour, 1924, 4 p.c.	25,000 00	23,500 00	
Province of Manitoba, 1935, 4 p.c.	50,000 00	46,500 00	
Total on deposit with Receiver General	$ 448,006 67	$ 405,510 40	
Carried out at market value			405,510 40
Cash in banks, viz.:—			
Dominion Bank, Toronto		$ 12,237 89	
Imperial Bank, Ottawa		13,256 03	
Total cash in banks			25,493 92
Agents' balances and premiums uncollected, fire ($2.656 53 on business prior to Oct. 1, 1914),			83,143 50
Interest accrued: fire, $6,935 50; tornado, $585			7,520 50
Net outstanding premiums, tornado			4 80
Total assets in Canada			$ 521,673 12

LIABILITIES IN CANADA.

Total net amount of fire losses, unadjusted	$ 41,844 00
Reserve of unearned premiums, fire, $330,074.50; tornado, $21.33. Total, $330,095.83; carried out at 80 per cent	264,076 66
Due and accrued for salaries, rent, advertising, agency, expenses, etc.	722 46
Provincial, municipal or other taxes due and accrued	1,500 00
Total liabilities in Canada	$ 308,143 12

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums	$ 730,499 45	
Deduct reinsurance, $69,652.37; return premiums, $190,195.43	259,847 80	
Net cash received for said premiums	$ 470,651 65	

Tornado Risks.

Gross cash received for premiums	$ 54 50	
Deduct return premiums	25 56	
Net cash received for said premiums	$ 28 94	
Total net cash received for all premiums		$ 470,680 59
Received for interest on investments		15,628 87
Total income in Canada		$ 486,309 46

German American—*Continued.*

EXPENDITURE IN CANADA.

Fire Risks.

Amount paid for losses occurring in previous years	$ 17,566 80	
Deduct reinsurances	2,470 31	
Net amount paid for said losses	$ 15,096 49	
Amount paid for losses occurring during the year	$ 310,146 75	
Deduct savings, salvage and reinsurances	42,500 03	
Net amount paid for said losses	$ 267,646 72	
Total net amount paid for fire losses		$ 282,743 21
Commission or brokerage, fire, $91,731.50; tornado, $7.19		91,738 69
Salaries, $6,000; travelling expenses, $2,748.50		8,748 50
Paid for taxes		8,768 77
Miscellaneous payments, fire, viz.: Advertising, $312.41; local boards and tariff associations, $4,887.70; stationery and printing, $322.89; postage, express, etc., $1,851.39; duty and other miscellaneous expenses, $151.90; rent, $617.50; fire department, etc., $66.42; maps and plans, $3,930.48; legal expenses, $10		12,150 69
Miscellaneous payments, tornado viz.: Printing and stationery		28 81
Total expenditure in Canada		$ 404,178 67

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	Amount.	Premiums
Gross policies in force at date of last statement	$ 71,200,723	$ 687,955 10
Policies taken during the year, new and renewed	92,760,014	728,112 23
Total	$163,960,737	$1,416,067 33
Deduct terminated	89,145,019	719,134 87
Gross in force at end of year	$ 74,815,718	$ 696,932 46
Deduct reinsured	14,921,927	79,790 40
Net in force at December 31, 1914	$ 59,893,791	$ 617,142 06

Tornado Risks.		
Gross policies taken during the year, new	$ 16,400 00	$ 60 50
Deduct terminated	5,500 00	27 50
Gross and net in force at December 31, 1914	$ 10,900 00	$ 33 00

General Business Statement for the Year ending December 31, 1914.

INCOME.

Net cash received for premiums	$ 8,675,173 25
Interest and dividends	877,568 29
Rents	215,097 82
Agents' balances	1,756 95
Profit on sale or maturity of bonds and stocks	20,486 60
Other income	11,533 90
Total income	$ 9,801,616 81

DISBURSEMENTS.

Net amount paid for losses	$ 5,240,533 61
Expenses of adjustment and settlement of losses	128,850 98
Paid stockholders for interest or dividends	600,000 00
Commissions or brokerage	1,588,921 91
Allowances to local agencies for miscellaneous agency expenses	2,217 12
Salaries, $434,213.10 and expenses, $146,987.77; of special and general agents	581,200 87
Salaries, fees and all other charges of officers, directors, trustees and home office employees	347,986 44
Rents	76,693 76
Underwriters' boards and tariff associations	118,632 07

German American—*Concluded.*

DISBURSEMENTS—*Concluded.*

Inspections and surveys	$ 67,184 44
Fire department, fire patrol, salvage corps assessments, fees, taxes and expenses	45,957 21
Taxes on real estate	35,289 06
State taxes on premiums, Insurance Department licenses and fees	214,669 87
All other licenses, fees and taxes	20,143 67
Gross loss on sale or maturity of bonds and stocks	14,609 82
Agents' balances charged off	5,550 79
All other disbursements	308,939 06
Total Disbursements	$ 9,397,380 68

LEDGER ASSETS.

Book value of real estate	$ 2,682,385 69
Mortgage loans on real estate, first liens	35,500 00
Book value of bonds and stocks owned	17,735,243 55
Cash on hand, in trust companies and in banks	1,223,746 28
Agents' balances	1,679,314 09
Bills receivable, taken for fire risks	46,214 88
Total ledger assets	$23,402,404 49

NON-LEDGER ASSETS.

Interest accrued	139,826 00
Rents due	5,926 42
Gross assets	$23,548,156 91
Deduct assets not admitted	2,057,533 08
Total admitted assets	$21,490,623 83

LIABILITIES.

Net amount of unpaid losses and claims	$ 1,095,474 68
Unearned premiums	9,168,457 75
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	36,224 42
Federal, State, county and other taxes due or accrued (estimated)	137,699 00
Contingent commissions	8,773 28
Premiums due or to become due	8,533 90
Rents paid in advance	1,547 25
Total amount of all liabilities (except capital stock)	$10,456,710 28
Capital actually paid up in cash	2,000,000 00
Surplus	9,033,913 55
Total liabilities	$21,490,623 83

RISKS AND PREMIUMS.

FIRE RISKS.

Written or renewed during the year	$ 1,582,997,159 00
Premiums thereon	15,045,600 14
Terminated during the year	1,518,512,907 00
Premiums thereon	15,155,517 63
Net in force at December 31, 1914	1,871,877,563 00
Premiums thereon	18,004,510 70

GERMANIA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—GEO. B. EDWARDS. | Secretary—GUSTAV KEHR.
Principal Office—New York, N.Y.
Head Office in Canada.—TORONTO. | Chief Agent in Canada—PERCY ROBERTSON.

(Incorporated February, 1859. Dominion license issued January 11, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General—

	Par value.	Market value.	
Province of Ontario, 1939, 4 p.c.	$ 10,000 00	$ 9,500 00	
Province of Ontario, 1941, 4 p.c.	50,000 00	47,500 00	
Total on deposit with Receiver General	$ 60,000 00	$ 57,000 00	
Carried out at market value			$ 57,000 00
Interest accrued			366 66
Agents' balances and premiums uncollected			12,162 65
Total assets in Canada			$ 69,529 31

LIABILITIES IN CANADA.

Net amount of losses, adjusted but unpaid	$ 5,339 21	
Net amount of losses, unadjusted	3,664 00	
Total net amount of unsettled losses		$ 9,003 21
Reserve of unearned premiums, $44,057.30; carried out at 80 per cent.		35,245 84
Taxes due and accrued		918 39
Reinsurance premiums due		2,366 06
Total liabilities in Canada		$ 47,533 50

INCOME IN CANADA.

Gross cash received for premiums	$ 90,977 64	
Deduct reinsurance, $1,538.98; return premiums, $22,771.10	24,310 08	
Total net cash received for premiums		$ 66,667 56
Interest on investments		2,400 00
Total income in Canada		$ 69,067 56

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 5,528 35	
Deduct savings and salvage	172 04	
Net amount paid for said losses	$ 5,356 31	
Net amount paid for losses occurring during the year	$ 34,542 30	
Total net amount paid for losses		$ 39,898 61
Commission or brokerage		14,809 10
Salaries: General and special agents, $664; travelling expenses, $538.41;		1,202 41

GERMANIA—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Taxes	$ 1,807 84
Miscellaneous payments, viz.: Inspections and surveys, $785.16; maps and plans, $355.68; postage, telegrams, telephones and express, $517.59, printing and stationery, $96.90; exchange, $129.35; bond premium, $7.44; advertising, $1; legal expenses, $5	1,898 12
Total expenditure in Canada	$ 59,616 08

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums
Gross policies in force at date of last statement	$ 4,946,494	$ 76,659 17
Taken during the year, new and renewed	5,378,248	89,242 57
Total	$ 10,324,742	$ 165,901 74
Deduct terminated	4,449,403	76,887 09
Gross in force at end of year	$ 5,875,339	$ 89,014 65
Deduct reinsured	110,750	1,653 24
Net in force at December 31, 1914	$ 5,764 589	$ 87,361 41

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

LEDGER ASSETS.

Book value of real estate	$ 730,000 00
Mortgage loans on real estate	575,250 00
Book value of bonds and stocks	5,648,403 06
Cash on hand, in trust companies and in banks	509,591 50
Agents' balances	546,429 18
Total ledger assets	$ 8,009,673 74

NON-LEDGER ASSETS.

Interest accrued	49,596 26
Rents due	158 34
Gross Assets	$ 8,059,428 34
Deduct assets not admitted	774,773 54
Total admitted assets	$ 7,284,654 80

LIABILITIES.

Net amount of unpaid losses and claims	$ 288,595 33
Total unearned premiums	3,441,914 54
Salaries, rents, expenses, bills, accounts, etc., due or accrued	2,136 07
Taxes due and accrued (estimated)	55,000 00
Contingent commissions and brokerage due or to become due	10,866 27
Total liabilities, excluding capital stock	$ 3,798,512 21
Capital actually paid up in cash	1,000 000 00
Surplus above all liabilities and capital stock	2,486,142 59
Total liabilities	$ 7,284,654 80

INCOME.

Total premium income	$ 2,999,437 84
Received for interest and dividends	283,339 70
Received for rents	47,759 25
Conscience money	158 00
Agents' balances previously charged off	210 33
Total income	$ 3,330,905 12

GERMANIA—*Concluded.*

DISBURSEMENTS.

Net amount paid for losses	$ 1,515,231 74
Expenses of adjustment and settlement of losses	78,113 94
Interest or dividends to stockholers	200,000 00
Commission or brokerage	626,903 00
Allowances to local agencies for miscellaneous agency expenses	91,417 64
Salaries, $88,850.39; and expenses, $50,184.15, of special and general agents	139,034 54
Salaries, fees and all other charges of officers, directors, trustees and home office employees	146,392 32
Rents	31,573 15
Underwriters' boards and tariff associations	7,328 18
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	22,727 21
Inspections and surveys	46,417 96
Taxes on real estate	11,214 00
State taxes on premiums, Insurance Department licenses and fees	78,137 66
All other licenses, fees and taxes	15,370 79
Agents' balances charged off	195 86
Gross loss on sale or maturity of bonds	502 50
Gross decrease, by adjustment in book value of real estate	20,744 13
All other disbursements	100,977 30
Total disbursements	$ 3,132,281 92

RISKS AND PREMIUMS.

Amount of risks written or renewed during the year	$423,474,793 00
Premiums thereon	4,226,126 64
Amount of policies terminated during the year	397,533,401 00
Premiums thereon	3,993,316 23
Net amount in force at December 31, 1914	724,963,665 00
Premiums thereon	6,740,187 75

GLENS FALLS INSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

President—R. A. Little. | Secretary—H. N. Dickinson.
Chief Agent in Canada—W. H. George.
Head Office—Glens Falls, N.Y. | Head Office in Canada—Toronto.

(Organized 1850. Dominion license issued November 28, 1913).

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 500,000 00

ASSETS IN CANADA.

Amount secured by way of loans on real estate, by bond or mortgage, first liens			$ 8,500 00
Bonds and debentures on deposit with Receiver General:—	Par value.	Market value.	
City of Victoria, 1923, 4½ p.c.	$ 20,000 00	$ 19,200 00	
City of St. Catharines, 1933, 4½ p.c.	20,000 00	18,600 00	
City of Fort William, 1933, 5 p.c.	10,000 00	9,600 00	
City of Regina P.S., 1933, 5 p.c.	20,000 00	19,200 00	
Canada Perm. Mtge. Corp., 1919, 4½ p.c.	25,000 00	25,000 00	
Total on deposit with Receiver General	$ 95,000 00	$ 91,600 00	
Carried out at market value			91,600 00
Cash in Bank of Montreal, Montreal			15,277 20
Interest accrued			1,234 44
Agents' balances and premiums uncollected ($63.28 was on business prior to Oct. 1, 1914)			23,068 21
Agents' balances, automobile			1,267 27
Total assets in Canada			$ 140,947 12

LIABILITIES IN CANADA.

Net amount of fire losses, unadjusted	$ 1,401 00	
Net amount of automobile losses, unadjusted	200 00	
Total net amount of unsettled losses		$ 1,601 00
Reserve of unearned premiums: fire, $87,768.65; automobile, $7,181.98. Total, $94,950.63; carried out at 80 per cent		75,960 50
Taxes due and accrued		1,200 00
Total liabilities in Canada		$ 78,761 50

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums	$ 160,061 58	
Deduct reinsurance, $439.56; return premiums, $25,659.92	26,099 48	
Net cash received for said premiums	$ 133,962 10	

Automobile Risks.

Gross cash received for premiums	$ 15,832 14	
Deduct return premiums	2,288 48	
Net cash received for said premiums	$ 13,543 66	
Total net cash received for premiums		$ 147,505 76
Received for interest on investments		3,386 92
Total income in Canada		$ 150,892 68

GLENS FALLS INSURANCE COMPANY—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for fire losses occurring during the year	$ 50,721 67	
Deduct reinsurances	407 14	
Net amount paid for fire losses	$ 50,314 53	
Net amount paid for automobile losses occurring during the year	2,740 75	
Total net amount paid for losses		$ 53,055 28
Commission or brokerage: fire, $29,349.39; automobile, $2,815.09		32,164 48
Salaries of officials, automobile, $300; salaries of general and special agents, fire, $10,887.14; travelling expenses, fire, $1,418.89; automobile, $154.73		12,760 76
Taxes		2,578 46
All other expenditure, viz.: Advertising, fire, $746.01, other, $200; furniture and fixtures, $464.04; inspections and surveys, $263.87; postage, telegrams, telephones and express, $433.39; maps and plans, $5,492.41; printing and stationery, $1,898.51; rents, $1,344.44; agents' balances charged to Profit and Loss, $155.39		10,998 06
Total expenditure in Canada		$ 111,557 04

RISKS AND PREMIUMS IN CANADA.

Fire Risks.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 307,430 00	$ 2,444 74
Taken during the year, new and renewed	13,536,325 00	181,413 55
Total	$13,843,755 00	$ 183,858 29
Deduct terminated	2,853,773 00	36,056 86
Gross and net in force at December 31, 1914	$10,989,982 00	$ 147,801 43

Automobile Risks.

Gross policies taken during the year, new and renewed	$ 767,175 00	$ 17,099 41
Deduct terminated	121,965 00	2,735 44
Gross and net in force at December 31, 1914	$ 645,210 00	$ 14,363 97

(*For General Business Statement, see Appendix.*)

THE GLOBE AND RUTGERS FIRE INSURANCE CO.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—E. C. JAMESON. | Secretaries—W. H. PAULISON and J. T. GORDON.

Manager in Canada—J. W. BINNIE.

Principal Office—New York. | Head Office in Canada—Montreal.

(Formed by the consolidation on December 20, 1898, of "The Globe Fire Insurance Co.," which was incorporated in 1863, and "The Rutgers Fire Insurance Co.," which was incorporated in 1853. Dominion license issued March 6, 1914.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed and paid in cash	400,000 00

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Province of Alberta, 1923, 4½ p.c.	$105,000 00	$101,250 00	
Carried out at market value			$ 101,250 00
Cash at head office			1,063 25
Cash in Union Bank of Canada, Montreal			29,035 33
Interest due and accrued			393 75
Agents' balances and premiums uncollected ($1,663.41 on business written prior to Oct. 1, 1914)			21,797 84
Office furniture, $1,205.86; plans, $1,911.79			3,117 65
Total assets in Canada			$ 156,657 82

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid	$ 3,627 70	
" " unadjusted	1,876 80	
" " resisted, not in suit	1,000 00	
Total net amount of unsettled losses		$ 6,504 50
*Reserve of unearned premiums, $63,059.02; carried out at 80 per cent		50,447 22
Taxes due and accrued		1,150 52
Total liabilities in Canada		$ 58,102 24

INCOME IN CANADA.

Gross cash received for premiums	$ 169,748 71	
Deduct reinsurance, $5,106.60; return premiums, $31,763.66	36,870 26	
Net cash received for premiums		$ 132,878 45
Interest on investments		4,725 00
Interest on bank account		145 10
Total income in Canada		$ 137,748 55

*Including estimate of reserve on British Columbia business, the returns for which are incomplete.

THE GLOBE AND RUTGERS—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 3,879 54	
Amount paid for losses occurring during the year	$ 32,341 09	
Deduct reinsurances	2,941 03	
Net amount paid for said losses	$ 29,400 06	
Total net amount paid for losses		$ 33,279 60
Commission or brokerage		27,506 68
Salaries; home office officials, $7,064.63; travelling expenses, $1,504.55		8,569 18
Taxes		1,650 65
Miscellaneous payments, viz.:—General expenses, $407.88; postage, telegrams, telephones and express, $536.99; rent, $843.50; advertising, $225.88; exchange, $33.59; maps and plans, $1,911.79; printing and stationery, $2,144.17; legal fees, $8.50; board fees, $255.53; furniture and fixtures, $1,205.86		7,573 69
Total expenditure in Canada		$ 78,579 80

*RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies taken during the year, new and renewed	$ 14,447,534	$ 141,731 65
Deduct terminated	4,707,009	36,417 89
Gross in force at end of year	$ 9,740,523	$ 105,313 76
Deduct reinsured	77,000	595 10
Net in force at December 31, 1914	$ 9,663,523	$ 104,718 66

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

LEDGER ASSETS.

Book value of real estate	$ 72,945 00
Mortgage loans on real estate, first liens	87,700 00
Book value of bonds and stocks	7,712,038 48
Cash on hand, in trust companies and in banks	315,878 87
Agents' balances	1,221,698 04
Total ledger assets	$ 9,410,260 39
Interest accrued	47,468 56
Gross assets	$ 9,457,728 95
Deduct assets not admitted	491,657 49
Total admitted assets	$ 8,966,071 46

LIABILITIES.

Net amount of unpaid losses and claims	$ 690,689 00
Unearned premiums	3,461,689 22
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,500 00
Federal, State and other taxes, due or accrued (estimated)	30,000 00
Contingent commissions or other charges due or accrued	71,498 58
Due and to become due for borrowed money	690,000 00
Total liabilities, except capital stock	$ 4,946,376 80
Capital stock paid in cash	400,000 00
Surplus over liabilities and capital stock	3,619,694 66
Total liabilities	$ 8,966,071 46

INCOME.

Net cash received for premiums, other than perpetual	$ 4,537,732 39
Received for interest and dividends	363,808 09
Received for rent	5,508 72
Gross profit on sale or maturity of ledger assets	2,412 37
Received on account of borrowed money	120,000 00
All other income	2,025 00
Total income	$ 5,031,486 57

*Exclusive of British Columbia business, figures for which are not available.

The Globe and Rutgers—*Concluded.*

DISBURSEMENTS.

Net amount paid for losses	$ 2,694,457 14
Expenses of adjustment and settlement of losses	41,160 18
Commissions or brokerage	745,177 23
Salaries, fees and all other charges of officers, directors, trustees and home office employees	157,236 62
Rents	12,122 04
Underwriters' boards and tariff associations	29,046 47
Fire department, fire patrol, and salvage corps assessments, fees, taxes and expenses	13,977 94
Inspections and surveys	15,239 63
Taxes on real estate	1,227 17
State taxes on premiums, Insurance Department licenses and fees	60,642 68
All other licenses, fees and taxes	18,754 07
Paid stockholders for interest or dividends	160,000 00
Gross decrease, by adjustment, in book value of stocks	24,537 00
Gross loss on sale or maturity of stocks	4,195 38
All other expenditure	89,864 06
Total disbursements	$ 4,067,637 61

RISKS AND PREMIUMS.

Fire risks—written or renewed during the year—amount	$647,669,264 00
Premiums thereon	6,891,572 81
Terminated during the year	596,258,256 00
Premiums thereon	6,637,180 91
Net amount in force, December 31 1914	587,033,537 00
Premiums thereon	6,582,057 51

GUARDIAN ASSURANCE COMPANY, LIMITED.

Statement for the Year ending December 31, 1914.

Chairman—Hon. Evelyn Hubbard. | Chief Agent in Canada—
Manager Fire Dept.—A. J. Relton. | Hugh M. Lambert.
Head Office in Canada—Montreal. | Principal Office—London, England.

(Established December 17, 1821. Commenced business in Canada May 1, 1869.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	£ 2,000,000 stg	—$ 9,733,333 33
Amount paid thereon in cash	1,000,000 "	— 4,866,666 67

ASSETS IN CANADA.

Value of real estate (unencumbered) Metropolitan Bank building, 181 St. James St., Montreal, $56,250, and Guardian building, 160 St. James St., Montreal, $325,000 ..... $ 381,250 00

Bonds and debentures owned by the company, viz.:—

On deposit with Receiver General.

	Per value.	Market value.
Province of Quebec inscribed stock, 1937,3 p.c.	$ 48,666 67	$ 38,446 67
Cote St. Antoine (Westmount), 1934, 4 p.c.	35,000 00	30,800 00
Canadian Northern Ry. (g't'd. by Prov. of Man.) 1930, 4 p.c.	48,666 67	43,800 00
Province of Manitoba, 1928, 4 p.c.	23,000 00	21,620 00
Province of Manitoba, 1930, 4 p.c.	8,000 00	7,520 00
Province of Manitoba, 1933, 4 p.c.	17,000 00	15,810 00
Province of Manitoba, 1935, 4 p.c.	50,000 00	46,500 00
City of Brantford, 1916, 4 p.c.	10,000 00	9,800 00
City of St. Henri, 1950, 4 p.c.	15,000 00	13,200 00
Province of British Columbia, 1937, 3½ p.c.	50,000 00	42,000 00
City of Toronto, 1944, 3½ p.c.	58,400 00	46,136 00
City of St. Henri, 1920, 4½ p.c.	6,000 00	5,940 00
Town of St. Louis du Mile End, 1935, 4 p.c.	10,000 00	9,100 00
Town of St. Louis, 1937, 4 p.c.	10,000 00	9,000 00
Town of Maisonneuve, 1946, 5 p.c.	7,000 00	6,860 00
City of Winnipeg, 1923, 5 p.c.	14,000 00	14,000 00
City of Winnipeg School, 1943, 4 p.c.	25,000 00	21,250 00
City of Vancouver, 1939, 3½ p.c.	17,000 00	13,430 00
City of Vancouver, 1944, 3½ p.c.	8,000 00	6,160 00
City of Hochelaga R.C.S., 1938, 4½ p.c.	30,000 00	27,300 00
Municipality of St. Gregoire le Thaumaturge R.C.S., 1947, 4½ p.c.	25,000 00	20,000 00
City of Montreal R.C.S., 1926, 4 p.c.	15,000 00	13,650 00
City of Montreal Technical S. (g't'd. by Prov of Quebec), 1949, 4 p.c.	49,000 00	44,100 00
Town of Lachine, 1944, 4½ p.c.	10,000 00	8,800 00
Province of New Brunswick, 1938, 3 p.c.	58,400 00	45,552 00
City of London, 1939, 4 p.c.	25,000 00	21,750 00
Town of Maisonneuve P.S., 1937, 5 p.c.	10,000 00	9,700 00
Newfoundland Govt., 1941, 3½ p.c.	7,300 00	6,132 00
Newfoundland Govt., 1947, 3½ p.c.	6,326 66	5,314 39
Newfoundland Govt., 1951, 3½ p.c.	30,173 34	25,345 61
City of Montreal, 7 p.c. permanent stock	3,000 00	4,470 00
City of Ottawa R.C.S., 1939, 4½ p.c.	55,000 00	51,150 00
City of Sherbrooke R.C.S., 1942, 5 p.c.	25,000 00	24,500 00
Total on deposit with Receiver General	$ 809,933 34	$ 709,136 67
In control of Company at Montreal.		
Canada Permanent Mortgage Corp., 1921, 4¾ p.c.	$ 25,000 00	$ 25,000 00
Total par and market values	$ 834,933 34	$ 734,136 67

GUARDIAN—*Concluded.*

ASSETS IN CANADA—*Concluded.*

Carried out at market value		$ 734,136 67
Cash on hand at head office in Canada		103 15
Cash in banks in Canada, viz.:—		
Molsons Bank, Montreal	$ 59,554 03	
Dominion Bank, Montreal	72,219 47	
Total cash in banks		131,773 50
Agents' balances and premiums uncollected ($201.27 on business prior to October 1, 1914)		92,125 23
Interest accrued		10,772 78
Total assets in Canada		$ 1,350,161 33

LIABILITIES IN CANADA.

Net amount of losses, unadjusted	$ 42,430 77	
Net amount of losses, resisted, in suit	4,700 00	
Total net amount of unsettled losses		$ 47,130 77
Reserve of unearned premiums, $692,340.83; carried out at 80 per cent		553,872 66
Taxes due and accrued		12,500 89
Total liabilities in Canada		$ 613,504 32

INCOME IN CANADA.

Gross cash received for premiums	$1,111,019 79	
Deduct reinsurance, $2,331.61; return premiums, $150,493.33	152,824 94	
Net cash received for premiums		$ 958,194 85
Received for interest on investments		36,029 20
Received for rents		19,172 06
Total income in Canada		$ 1,013,396 11

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 30,571 16	
Deduct savings, salvage and reinsurances	27 87	
Net amount paid for said losses	$ 30,543 29	
Amount paid for losses occurring during the year	$ 537,601 17	
Deduct savings, salvages and reinsurances	9,896 03	
Net amount paid for said losses	$ 527,705 14	
Total net amount paid for losses		$ 558,248 43
Commission or brokerage		182,911 88
Salaries, $43,016.53; trustees' fees, $1,600; auditors' fees, $780; travelling expenses, $3,911.20		49,307 73
Taxes		13,941 89
Miscellaneous payments, viz.:—Dominion Government assessment, $515.22; tariff association charges, $8,494.51; advertising, $1,328.33; postage, telegrams, telephones and express, $3,937.89; printing and stationery, $5,792.97; maps and plans, $5,430.89; rents, etc., $3,308.64; sundries, $7,796.78; legal expenses, $14.60; office furniture, $764.69; fire dept. patrol, etc., $345.02; bad debs, $17.11		37,746 65
Total expenditure in Canada		$ 842,156 58

RISKS AND PREMIUMS IN CANADA.

	Amount	Premiums
Gross policies in force at date of last statement	$ 97,742,036	$1,242,539 23
Taken during the year, new and renewed	86,567,723	1,120,801 47
Total	$184,309,759	$2,363,340 70
Deduct terminated	73,531,097	998,062 80
Gross in force at end of year	$110,778,662	$1,365,277 90
Deduct reinsured	1,416,986	16,094 47
Net in force at December 31, 1914	$109,361,676	$1,349,183 43

(*For General Business Statement, see Appendix.*)

HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—R. M. BISSELL. | Secretary—FREDERICK SAMSON.

Chief Agent in Canada—P. A. McCALLUM | Head Office in Canada—Toronto.

(Incorporated May, 1810. Commenced business in Canada November, 1836.)

CAPITAL.

Amount of capital authorized	$10,000,000 00
Subscribed and paid in cash	2,000,000 00

ASSETS IN CANADA.

Stocks, bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.	
City of Winnipeg, 1941, 3½ p.c.	$ 50,000 00	$ 39,000 00	
City of Winnipeg School, 1941, 4 p.c.	50,000 00	43,000 00	
Montreal Corporation Stock, 1926, 4 p.c.	62,500 00	58,125 00	
Bank of Montreal Stock, 200 shares	20,000 00	46,200 00	
City of Toronto, 1929, 3½ p.c.	68,133 33	58,594 65	
City of Toronto, 1930, 3½ p.c.	39,906 67	33,920 66	
City of Toronto, 1944, 3½ p.c.	126,533 34	99,961 33	
City of Toronto, 1945, 3½ p.c.	73,000 00	57,670 00	
Canadian Northern Railway Winnipeg Term. (guaranteed by Prov. of Manitoba) 1939, 4 p.c.	150,000 00	133,500 00	
City of London, 1924, 3½ p.c.	59,000 00	51,920 00	
City of Hamilton, 1927, 4 p.c.	50,000 00	46,000 00	
City of Hamilton, 1934, 4½ p.c.	50,000 00	48,035 00	
Canada Perm. Mtge. Corp., 1923, 4½ p.c.	25,000 00	25,000 00	
City of Victoria, 1923, 4 p.c.	26,000 00	23,920 00	
City of Westmount, 1955, 4½ p.c.	25,000 00	23,250 00	
City of Vancouver, 1923, 4½ p.c.	50,000 00	48,000 00	
City of Windsor, 1917, 5 p. c.	4,000 00	3,960 00	
City of Windsor, 1918, 5 p.c.	4,000 00	3,960 00	
City of Windsor, 1919, 5 p.c.	5,000 00	5,000 00	
City of Windsor, 1920, 5 p.c.	5,000 00	5,000 00	
City of Verdun, 1954, 5 p.c.	30,000 00	30,000 00	
Town of Maisonneuve, 1954, 5 p.c.	24,333 33	24,333 33	
Prov. of Alberta, 1924, 4½ p.c.	35,000 00	33,775 00	
Total on deposit with Receiver General	$1,032,406 67	$ 942,174 97	
Carried out at market value			$ 942,174 97
Cash in banks, viz:—			
Imperial Bank of Canada, Toronto		$ 23,726 67	
" " " Montreal		286 42	
" " " Winnipeg		7,702 27	
Royal Bank of Canada, Toronto		7,737 65	
			39,453 01
Interest accrued: fire, $13,016.26; other, $620			13,636 26
Agents' balances and premiums uncollected: fire, ($3,537.15 on business prior to Oct., 1, 1914)			245,273 47
Agents' balances and gross premiums due and uncollected, other			2,470 34
Total assets in Canada			$ 1,243,008 05

HARTFORD FIRE—*Continued.*

LIABILITIES IN CANADA.

Net amount of fire losses, unadjusted	$ 92,484 93	
Net amount of automobile losses, unadjusted	259 00	
Total net amount of unsettled losses		$ 92,743 93
Reserve of unearned premiums: fire, $766,302.21; automobile, $8,820.67; tornado, $6,349.45; inland transportation, $328.27; sprinkler leakage, $24,769.23. Total, $806,569.83; carried out at 80 per cent		645,255 87
Taxes due and accrued: fire, $12,529.53; other, $748.02		13,277 55
Total liabilities in Canada		$ 751,277 35

INCOME IN CANADA.

Fire Risks.		
Gross cash received for premiums	$ 1,154,036 06	
Deduct return premiums	141,256 30	
Net cash received for said premiums	$ 1,012,779 76	
Automobile Risks.		
Gross cash received for premiums	$ 25,117 58	
Deduct return premiums	3,548 61	
Net cash received for said premiums	$ 21,568 97	
Inland Transportation Risks.		
Net cash received for said premiums	$ 1,880 85	
Sprinkler Leakage Risks.		
Gross cash received for premiums	$ 26,869 40	
Deduct return premiums	3,790 06	
Net cash received for said premiums	$ 23,079 34	
Tornado Risks.		
Gross cash received for premiums	$ 3,610 60	
Deduct return premiums	271 98	
Net cash received for said premiums	$ 3,338 62	
Total net cash received for all premiums		$ 1,062,647 54
Total net cash received for interest on investments, fire, $36,374.74; other, $1,240		37,614 74
Interest on bank account		925 52
Total income in Canada		$ 1,101,187 80

EXPENDITURE IN CANADA.

Fire Risks.	
Net amount paid for losses occurring in previous years	$ 59,595 32
Net amount paid for losses occurring during the year	437,449 71
Total net amount paid for said claims	$ 497 045 03
Automobile Risks.	
Net amount paid for claims occurring in previous years	$ 1,620 00
Net amount paid for claims occurring during the year	3,144 73
Total net amount paid for said claims	$ 4,764 73
Inland Transportation Risks.	
Net amount paid for claims occurring in previous years	$ 216 96
Sprinkler Leakage Risks.	
Net amount paid for claims occurring during the year	$ 9,338 21
Tornado Risks.	
Net amount paid for claims occurring during the year	$ 65 00

HARTFORD FIRE—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Total net amount paid for claims	$ 511,429 93
Commission or brokerage: fire, $193,546; other, $9,076.11	202,622 11
Paid for salaries: General and special agents, $29,814.44; travelling expenses, $12,163.30	41,977 74
Taxes: fire, $13,962.87; other, $1,519.46	15,482 33
Miscellaneous payments, fire: viz.: Postage, telegrams, telephones, and express, $4,758.99; stationery and printing, $865.59; furniture and fixtures, $119.84; maps and plans, $992.75; rents, $4,343.36; commercial ratings, $75; expenses of association and boards, $5,427.62; advertising, $189.35; loss expenses, $2,989.74, inspections and surveys, $25.52; legal expenses, $23.30; sundries, $68.70	19,879 76
Miscellaneous payments, other, viz: Postage, telegrams, telephones and express	388 67
Total expenditure in Canada	$ 791,780 54

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 130,699 503	$ 1,368,867 31
Taken during the year, new and renewed	111,611,996	1,123,839 22
Total	$ 242,311,499	$ 2,492,706 53
Deduct terminated	104,434,468	1,085,769 54
Gross and net in force at December 31, 1914	$ 137,877,031	$ 1,406,936 99
Sprinkler Leakage Risks.		
Gross policies in force at date of last statement	$ 3,059,130	$ 28,128 18
Taken during the year, new and renewed	3,530,250	27,129 57
Total	$ 6,589,380	$ 55,257 75
Deduct terminated	1,904,230	14,318 39
Gross and net in force at December 31, 1914	$ 4,685,150	$ 40,939 36
Automobile Risks.		
Gross policies in force at date of last statement	$ 1,063,665	$ 24,802 06
Policies taken during the year, new and renewed	1,494,536	24,840 04
Total	$ 2,558,201	$ 49,642 10
Deduct terminated	1,877,726	32,000 76
Gross and net in force at December 31, 1914	$ 680,475	$ 17,641 34
Inland Transportation Risks.		
Gross policies taken during the year, new	$ 247,450	$ 1,880 85
Deduct terminated	120,250	1,224 30
Gross and net in force at December 31, 1914	$ 127,200	$ 656 55
Tornado Risks.		
Gross policies in force at date of last statement	$ 2,168,642	$ 10,079 90
Policies taken during the year, new and renewed	966,190	3,610 60
Total	$ 3,134,832	$ 13,690 50
Deduct terminated	294,250	1,171 63
Gross and net in force at December 31, 1914	$ 2,840,582	$ 12,518 87

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

LEDGER ASSETS.

Book value of real estate	$ 724,658 99
Mortgage loans on real estate, first liens	394,500 00
Loans secured by pledge of bonds, stocks or other collaterals	30,000 00
Book value of bonds and stocks	22,337,671 70
Cash on hand, in trust companies and in banks	1,521,666 82
Agents' balances and bills receivable	2,889,545 40
Total ledger assets	$ 27,898,042 91

HARTFORD FIRE—*Concluded.*

NON-LEDGER ASSETS.

Interest accrued	$ 265,766 86
Market value of real estate over book value	3,341 01
Gross assets	$28,167,150 78
Deduct assets not admitted	1,213,051 32
Total admitted assets	$26,954,099 46

LIABILITIES.

Net amount of unpaid losses	$ 1,654,270 34
Unearned premiums	15,251,453 23
Salaries, rents, expenses, bills, accounts, etc., due or accrued	25,000 00
Federal, State or other taxes due or accrued (estimated)	250,000 00
Contingent commissions or other charges due or accrued	30,000 00
Special reserve	500,000 00
Funds held under reinsurance treaties	35,727 77
Due Treaty Companies for cash advanced on Loss account	164,545 00
Total liabilities, except capital stock	$17,910,996 34
Capital stock paid in cash	2,000,000 00
Surplus	7,043,103 12
Total liabilities	$26,954,099 46

INCOME.

Net cash received for premiums	$16,203,400 25
Interest and dividends	989,203 11
Rents	40,612 79
Premiums on exchange of bonds	375 00
Agents' balances previously charged off	7,486 83
Gross profit on sale or maturity of ledger assets	36,046 76
Other income	2,462 55
Total income	$17,279,587 29

EXPENDITURE.

Net amount paid for losses	$ 9,166,373 91
Expenses of adjustment and settlement of losses	217,264 70
Dividends to shareholders	800,000 00
Commisison or brokerage	3,183,761 14
Salaries, $519,754.25; and expenses, $305,207.97; of special and general agents	824,962 22
Salaries, fees and all other charges of officers, directors, trustees and home office employees	659,585 16
Rents	84,157 66
Underwriters' boards and tariff associations	275,417 92
Fire Departments, Fire Patrol and Salvage Corps assessments, fees, taxes and expenses	101,312 66
Inspections and surveys	68,200 08
Taxes on real estate	11,884 11
State taxes on premiums, Insurance Department licenses and fees	353,997 90
All other licenses, fees and taxes	198,348 22
Decrease in liabilities during the year on account of reinsurance treaties	112,305 97
Agents' balances charged off	3,607 08
Gross loss on sale or maturity of real estate and bonds	34,457 02
Gross decrease, by adjustment, in book value of bonds and stocks	376 58
All other expenditure	554,086 99
Total expenditure	$16,650,099 32

RISKS AND PREMIUMS—FIRE RISKS.

Amount of policies written or renewed during the year	$2,137,786,914 00
Premiums thereon	21,867,174 27
Amount terminated during the year	1,910,706,673 00
Premiums thereon	20,429,392 32
Net amount in force December 31, 1914	2,817,993,638 00
Premiums thereon	29,124,859 56

MARINE AND INLAND RISKS.

Net amount in force December 31, 1914	$29,107,288 00
Premiums thereon	655,986 10

THE HOME INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—ELBRIDGE G. SNOW. | Secretary—AREUNAH M. BURTIS.

Principal Office—New York.

Chief Agent in Canada—F. W. EVANS. | Head Office in Canada—Montreal.

(Incorporated 1853. Commenced business in Canada January 1, 1902.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 6,000,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
City of Toronto, 1944, 4 p.c.	$ 243,333 33	$ 214,133 33
City of Toronto, 1948, 4 p.c.	107,066 67	93,148 00
Town of Maisonneuve, 1950, 4½ p.c.	146,000 00	131,400 00
Town of Maisonneuve, 1953, 5 p.c.	97,333 33	97,333 33
City of Hamilton, 1919, 4½ p.c.	30,000 00	29,400 00
City of Hamilton, 1920, 4½ p.c.	10,000 00	9,800 00
City of Hamilton, 1921, 4½ p.c.	10,000 00	9,800 00
City of Victoria, 1923, 4½ p.c.	50,000 00	48,000 00
City of Edmonton S.D., 1953, 5 p.c.	50,000 00	48,000 00
Province of Ontario, 1941, 4 p.c.	35,000 00	33,250 00
Canada Perm. Mtge. Corp., 1924, 4½	25,000 00	25,000 00
Total on deposit with Receiver General	$ 803,733 33	$ 739,264 66

Carried out at market value		$ 739,264 66
Agents' balances and premiums uncollected, fire		182,880 78
Gross premiums due and uncollected on policies in force: automobile, $830.55; tornado, $72.88;		903 43
Total assets in Canada		$ 923,048 87

LIABILITIES IN CANADA.

Net amount of fire losses, unadjusted	$ 58,892 00	
Net amount of automobile losses, unadjusted	1,160 00	
Net amount of tornado losses, unadjusted (accrued prior to 1914)	50 00	
Total net amount of unsettled losses		$ 60,102 00
Reserve of unearned premiums: Fire, $627,651.64; automobile, $11,120 49; tornado, $3,685.28; sprinkler leakage, $561.42. Total, $643,018.83; carried out at 80 per cent.		514,415 06
Taxes due and accrued		5,000 00
Total liabilities in Canada		$ 579,517 06

INCOME IN CANADA

Fire Risks.

Gross cash received for premiums	$ 987,630 42
Deduct reinsurance, $9,463 38; and return premiums, $160,748.10	170,211 48
Net cash received for said premiums	$ 817,418 94

The Home—*Continued.*

INCOME IN CANADA—*Concluded.*

Automobile Risks.		
Gross cash received for premiums	$ 31,210 34	
Deduct return premiums	6,871 00	
Net cash received for said premiums	$ 24,339 34	
Tornado Risks.		
Gross cash received for premiums	$ 2,445 12	
Deduct return premiums	166 46	
Net cash received for said premiums	$ 2,278 66	
Hail Risks.		
Net cash received for hail premiums	$ 100,791 49	
Sprinkler Leakage Risks.		
Gross cash received for premiums	$ 1,111 91	
Deduct return premiums	2 60	
Net cash received for said premiums	$ 1,109 31	
Total net cash received for premiums		$ 945,937 74
Interest on investments		31,418 31
Total income in Canada		$ 977,356 05

EXPENDITURE IN CANADA.

Fire Risks.		
Net amount paid for losses occurring in previous years	$ 44,897 00	
Amount paid for losses occurring during the year	$ 375,189 23	
Deduct savings and salvages	149 56	
Net amount paid for said losses	$ 375,039 67	
Total net amount paid for fire losses	$ 419,936 67	
Automobile Risks.		
Amount paid for losses occurring during the year	$ 7,729 74	
Deduct salvages	150 00	
Net amount paid for automobile losses	$ 7,579 74	
Tornado Risks.		
Net amount paid for tornado claims occurring during the year	$ 745 60	
Sprinkler Leakage Risks.		
Net amount paid for sprinkler leakage risks occurring during the year	$ 72 44	
Hail Risks.		
Net amount paid for hail risks occurring during the year	$ 46,376 91	
Total net amount paid for all losses		$ 474,711 36
Commission or brokerage: fire, $203,400.49; other, $23,890.49		227,290 98
Salaries, fees and all other charges of officials		9,230 33
Taxes: fire, $8,229.31; automobile, $50		8,279 31
All other expenditure (fire), viz.: Legal fees, $15; postage, telegrams, telephones and express, $3,510.08; underwriters' association and board dues, $2,753.03; maps and plans, $3,386.72; printing and stationery, $5,861.08; sundries, $1,163.95		16,689 86
All other expenditure (other), viz.: Postage, telegrams, etc., $25.25; board fees, $190.66; printing and stationery, $2		217 91
Total expenditure in Canada		$ 736,419 75

THE HOME—*Continued.*

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	44,209	$ 82,267,653	$ 847,271 56
Taken during the year, new and renewed	29,685	95,506,363	1,074,805 75
Total	73,894	$177,774,016	$1,922,077 31
Deduct policies terminated	29,712	74,253,877	799,180 55
Gross in force at December 31, 1914	44,182	$103,520,139	$1,122,896 76
Deduct reinsured		1,512,225	9,633 38
Net in force at December 31, 1914	44,182	$102,007,914	$1,113,263 38

Automobile Risks.			
Gross policies in force at date of last statement	537	$ 1,007,832	$ 24,100 13
Taken during the year, new and renewed	954	1,352,095	31,243 42
Total	1,491	$ 2,359,927	$ 55,343 55
Deduct terminated	1,021	1,371,949	33,102 57
Gross and net in force at December 31, 1914	470	$ 987,978	$ 22,240 98

Tornado Risks.		
Gross policies in force at date of last statement	$ 943,540	$ 3,864 97
Taken during the year, new and renewed	546,795	2,492 27
Total	$ 1,490,335	$ 6,357 24
Deduct terminated	72,925	364 15
Gross and net in force at December 31, 1914	$ 1,417,410	$ 5,993 09

Sprinkler Leakage Risks.		
Gross policies in force at date of last statement	$ 26,000	$ 116 25
Taken during the year, new and renewed	190,750	1,079 10
Total	$ 216,750	$ 1,195 35
Deduct terminated	21,000	72 50
Gross and net in force at December 31, 1914	$ 195,750	$ 1,122 85

Hail Risks.		
Taken during the year and terminated	$ 1,589078	$ 100,791 49

Total net amount in force	$ 106,198,130 00
Total net premiums thereon	1,243,411 79

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

INCOME.

Total premium income	$15,259,556 58
Received for interest and dividends	1,519,315 65
Gross profit on sale or maturity of bonds and stocks	71,378 65
Increase in liabilities during year on account of reinsurance treaties	437,656 32
Agents' balances previously charged off	186 51
All other income	1,186 82
Total income	$17,289,280 53

The Home—*Concluded.*

DISBURSEMENTS.

Net amount paid for losses	$ 8,280,049 20
Expenses of adjustment and settlement of losses	201,797 42
Paid stockholders for interest or dividends	1,200,000 00
Commission or brokerage	3,025,432 52
Allowances to local agencies for miscellaneous agency expenses	3,723 51
Salaries, $368,458; and expenses, $162,759.43; of special and general agents	531,217 43
Salaries, fees and all other charges of officers, directors, trustees and home office employees	523,431 80
Rents	156,833 56
State taxes on premiums, Insurance Department licenses and fees	411,919 49
All other licenses, fees and taxes	18,437 73
Underwriters' boards and tariff associations	140,645 97
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	49,429 40
Inspections and surveys	107,278 52
Gross loss on sale or maturity of stocks and bonds	75,742 58
Gross decrease, by adjustment, in book value of bonds	20,641 25
Agents' balances charged off	4,399 83
All other expenditure	597,658 10
Total disbursements	$15,348,638 31

LEDGER ASSETS.

Mortage loans on real estate, first liens	$ 5,500 00
Book value of bonds and stocks owned	31,820,013 67
Cash in banks and trust companies (not on interest)	2,137,016 95
Cash in banks and trust companies (on interest)	24,163 03
Agents' balances and bills receivable	3,097,876 24
Total ledger assets	$37,084,569 89

NON-LEDGER ASSETS.

Interest accrued	250,635 00
Gross assets	$37,335,204 89
Deduct assets not admitted	2,021,665 62
Total admitted assets	$35,313,539 27

LIABILITIES.

Net amount of unpaid losses and claims	$ 1,554,384 79
Total unearned premiums	14,268,024 00
Reserve as a conflagration surplus	2,000,000 00
Salaries, rents, etc., due and accrued	100,000 00
Federal, State, and other taxes due or accrued (estimated)	250,000 00
Funds held under reinsurance treaties	437,656 32
Total liabilities, excluding capital stock	$18,610,065 11
Capital stock paid up in cash	6,000,000 00
Surplus over all liabilities	10,703,474 16
Total liabilities	$35,313,539 27

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year	$2,260,585,423 00
Premiums thereon	22,207,077 81
Amount of policies terminated during the year	1,969,827,695 00
Premiums thereon	20,053,086 81
Net amount of policies in force at December 31, 1914	2,755,510,790 00
Premiums thereon	26,653,380 00

THE HUDSON BAY INSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

President—John R. Berry. | Secretary—S. F. Quick.
Vice-President—Geo. E. Trorey. | Manager—Chas. E. Berg.
Principal Office—Vancouver, B.C.

(Incorporated by chapter 50 of the Statutes 1908 of Saskatchewan. Incorporated May 4, 1910, by an Act of the Parliament of Canada, 9-10 Edward VII, chap. 110; amended in 1913, by 3-4 George V, Chap. 130. Dominion license issued December 6, 1910).

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed	872,400 00
Amount paid thereon in cash	188,080 00

(*For List of Shareholders, see Appendix*).

ASSETS.

Value of real estate held by the company			$ 108,342 09
Amount secured by way of loans on real estate, by bond or mortgage, first liens			99,900 84
Bonds and debentures on deposit with Receiver General, viz.:—			
	Par value.	Book value.	Market value.
City of North Vancouver, 1960, 5 p.c.	$ 5,000 00	$ 5,000 00	$ 4,450 00
Town of Weyburn, 1950, 5p.c.	3,000 00	2,857 14	2,550 00
City of Edmonton, 1945, 4½ p.c.	2,976 38	2,678 74	2,619 21
City of Victoria, 1943, 4½ p.c.	3,000 00	3,000 00	2,760 00
City of Lethbridge, 1939, 4½ p.c.	3,000 00	2,700 00	2,520 00
City of Brandon, 1939, 5 p.c.	3,000 00	3,000 00	2,910 00
Twp. of Richmond, B.C., 1959, 4½ p.c.	3,000 00	2,454 55	2,310 00
City of New Westminster, 1940, 5 p.c.	5,000 00	5,000 00	4,700 00
City of Kamloops, B.C., 1920 (or on 6 months' notice) 5 p.c.	3,000 00	2,857 14	2,850 00
City of Port Arthur, 1928, 5 p.c.	3,000 00	3,000 00	2,880 00
City of Strathcona, 1949, 4½ p.c.	2,000 00	1,800 00	1,740 00
City of Saskatoon, 1939, 5 p.c.	3,000 00	3,000 00	2,820 00
City of Revelstoke, 1960, 5 p.c.	3,000 00	2,857 14	2,580 00
City of Calgary, 1929, 5 p.c.	3,000 00	3,157 88	2,940 00
City of Moosejaw, 1920, 4½ p.c.	3,000 00	2,700 00	2,850 00
City of Kelowna 1935, 5 p.c.	3,000 00	2,727 28	2,640 00
City of Fernie, 1939, 5 p.c.	2,000 00	1,818 19	1,720 00
Municipality of Oak Bay, B.C., 1929, 5 p.c.	2,000 00	2,000 00	1,840 00
City of Winnipeg, 1923, 4 p.c.	5,000 00	4,444 45	4,650 00
City of Medicine Hat, 1928, 5 p.c.	3,000 00	3,000 00	2,850 00
City of Nanaimo, 1950, 5 p.c.	3,000 00	2,857 14	2,640 00
Total on deposit with Receiver General	$ 65,976 38	$ 62,909 65	$ 59,819 21
Carried out at book value			62,909 65
10 shares Bank of Vancouver stock, par and book value, $1,000; market value, none; carried out at book value			1,000 00
Cash at head office			19,080 64
Cash in banks, viz.:—			
Imperial Bank, Vancouver (savings acct.)		$ 9,439 97	
Imperial Bank, Vancouver (general acct.)	$ 8,704 59		
Less cheques outstanding	5,633 74		
		3,070 85	
Imperial Bank, Victoria		229 58	
Total cash in banks			12,740 40

The Hudson Bay—*Continued.*

ASSETS—*Concluded.*

Accounts receivable		$ 2,025 69
Total ledger assets		$ 305,999 31
Deduct market value of bonds, debentures and stocks under book value		4,090 44
		$ 301,908 87

OTHER ASSETS.

Interest due, $2,469.65; accrued, $2,303.17		$ 4,772 82
Rents due		738 00
Agents' balances and premiums uncollected ($10,376.58 on business prior to Oct. 1, 1914)		42,657 64
Plans, furniture and fixtures		15,431 11
Total assets		$ 365,508 44

LIABILITIES.

Net amount of fire losses, unadjusted	$ 8,650 65	
Net amount of hail losses, unadjusted	136 80	
Total net amount of unsettled claims		$ 8,787 45
Reserve of unearned premiums, fire, $88,446.26; carried out at 80 per cent		70,757 01
Taxes due and accrued		1,500 00
Reinsurance premiums due		21,383 63
Accounts payable		75 00
Dividends unclaimed		325 15
Total liabilities (excluding capital stock)		$ 102,828 24
Surplus of assets over liabilities		$ 262,680 20
Capital stock paid in cash		188,080 00
Surplus over liabilities and capital		$ 74,600 20

INCOME.

Fire Risks.

Gross cash received for premiums	$ 172,040 12	
Deduct reinsurance, $41,602.90 return premiums, $42,569.27	84,172 17	
Total net cash received for premiums		$ 87,867 95
Received for interest on investments		8,351 35
Received for rents		4,314 63
Total income		$ 100,533 93

EXPENDITURE.

Fire Risks.

Amount paid for losses occurring in previous years	$ 22,626 61	
Deduct reinsurances	11,989 82	
Net amount paid for said losses		$ 10,636 79
Amount paid for losses occurring during the year	$ 58,868 10	
Deduct reinsurances	20,164 95	
Net amount paid for said losses		$ 38,703 15
Total net amount paid for fire losses		$ 49,339 94

Hail Risks.

Total net amount paid for hail losses occurring in previous years	$ 2,978 27	
Total net amount paid for all losses		$ 52,318 21

The Hudson Bay—*Concluded.*

EXPENDITURE—*Concluded.*

Dividends paid to stockholders during the year at 8 per cent	$	7,198 05
Commission or brokerage		18,229 15
Paid for salaries: home office officials, $27,022.09; agents, $4,822.68; directors' fees, $505; auditors' fees, $500; travelling expenses, $6,340.60		39,190 37
Paid for taxes		4,121 96
All other payments and expenditures, viz.: Advertising, $1,004.53; furniture, fixtures, maps and plans, $3,388.09; legal fees, $1,520.38; postage, telegrams, telephones and express, $2,111.05; printing and stationery, $2,642.03; rents, $5,400; miscellaneous expenses, $381.16 exchange, $126.91; investment expenses, $126.87; underwriters' boards $749.93		17,450 95
Total expenditure	$	138,508 69

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1913	$	344,974 07
Income as above		100,533 93
Total	$	445,508 00
Amount of expenditure as above	$ 138,508 69	
Written off Bank of Vancouver stock	1,000 00	
		139,508 69
Balance, net ledger assets, at December 31, 1914	$	305,999 31

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$ 40,176 59
Amount of commission thereon	10,876 35
Amount of losses recovered from said companies	20,164 95
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $21,901.35; carried out at 80 per cent	17,521 08
Amount of losses due and recoverable from such companies	1,719 40
Amount of reinsurance premiums payable to such companies	21,383 63

RISKS AND PREMIUMS.

Fire Risks.	Amount.	Premiums.
Gross policies in force at date of last statement	$11,980,547 19	$ 206,722 72
Taken during the year—new	7,050,198 64	117,714 27
Taken during the year—renewed	2,872,158 72	68,535 74
Total	$21,902,904 55	$ 392,972 73
Deduct terminated	9,480,982 51	174,715 85
Gross in force at end of year	$12,421,922 04	$ 218,256 88
Deduct reinsured	2,269,525 85	45,080 08
Net in force at December 31, 1914	$10,152,396 19	$ 173,176 80

IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—H. M. BLACKBURN.

Vice-President—L. ROOT. Secretary—F. E. HEYES.

Principal Office—Toronto.

(Incorporated as "Imperial Underwriters Corporation" under the authority of chap. 54 Statutes of British Columbia of 1907. Incorporated as "Imperial Underwriters Corporation of Canada" by an Act of the Parliament of Canada 3-4 George V, chap. 137. Dominion license issued August 18, 1913.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	457,400 00
Amount paid thereon in cash	110,475 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate held by the Company				$ 15,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens				113,062 36
Bonds and debentures on deposit with Receiver General, viz.:—	Par value.	Book value.	Market value.	
Can. Northern Ontario Ry. deb. stock (g'teed. by Dom. Govt.) 1961, 3½ p.c.	$ 64,726 67	$ 53,723 14	$ 54,370 40	
City of Vernon, 1932, 5 p.c.	35,000 00	30,434 75	31,150 00	
Total on deposit with Receiver General	$ 99,726 67	$ 84,157 89	$ 85,520 40	
Carried out at book value				84,157 89
Cash at head office and with agents				1,853 55
Cash in banks, viz.:—				
Union Bank of Canada, Toronto			$ 8,686 24	
Bank of Montreal, Vernon, B.C.			1,938 94	
Total cash in banks				10,625 18
Total ledger assets				$ 224,698 98

OTHER ASSETS.

Market value of bonds and debentures over book value	1,362 51
Interest due, $2,718.04; accrued, $939.46	3,756 50
Rents due, $257.15; accrued, $40	297 15
Agents' balances and premiums uncollected ($1,418.76 was on business prior to Oct. 1, 1914).	18,156 47
Plans	1,428 57
Total assets	$ 249,700 18

IMPERIAL UNDERWRITERS—*Continued.*

LIABILITIES.

Net amount of fire losses, unadjusted	$ 9,975 00	
Net amount of plate glass losses, unadjusted	189 00	
Total net amount of unsettled losses		$ 10,164 00
Reserve of uncarned premiums, fire, $73,922.69; plate glass, $97.63; total, $74,020.32; carried out at 80 per cent		59,216 25
Taxes due and accrued		3,001 04
Reinsurance premiums due		159 63
Total liabilities (excluding capital stock)		$ 72,540 92
Excess of assets over liabilities		$ 177,159 26
Capital stock paid in cash		110,475 00
Surplus over liabilities and capital		$ 66,684 26

INCOME.

Gross cash received for fire premiums	$ 118,240 10	
Deduct reinsurance, $842.19, return premiums, $22,042.96	22,885 15	
Net cash received for fire premiums		$ 95,354 95
Received for interest on investments		14,622 25
Received for rents		520 59
Total income		$ 110,497 79

EXPENDITURE.

Fire Risks.

Amount paid for losses occurring in previous years	$ 2,875 54	
Deduct savings, salvages and reinsurances	748 65	
Net amount paid for said losses	$ 2,126 89	
Amount paid for losses occurring during the year	$ 39,383 48	
Deduct reinsurances	152 88	
Net amount paid for said losses	$ 39,230 60	
Total net amount paid for fire losses	$ 41,357 49	

Plate Glass Risks.

Net amount paid for losses occurring in previous years	$ 165 20	
Net amount paid for losses occurring during the year	260 04	
Total net amount paid for plate glass losses	$ 425 24	
Total net amount paid for losses		$ 41,782 73
Cash remitted to Sun Insurance Office		43,265 43
Commission or brokerage		18,622 22
Salaries: head office officials, $7,606.19; auditors' fees, $200; travelling expenses, $324.81		8,131 00
Taxes		3,476 46
Miscellaneous expenditure, viz.: Advertising, $315.40; legal fees, $100; maps and plans $1,014.05; postage, telegrams, telephones and express, $708.72; printing and stationery, $930.96; board fees, $1,013.06; loan expenses, $539.79; sundries, $20.67		4,642 65
Total expenditure		$ 119,920 49

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1913	$ 234,121 68
Amount of cash income	110,497 79
Total	$ 344,619 47
Amount of expenditure	119,920 49
Balance, net ledger assets, at December 31, 1914	$ 224,698 98

IMPERIAL UNDERWRITERS—*Concluded.*

RISKS AND PREMIUMS.

Fire Risks.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 5,835,444	$ 117,297 06
Taken during the year, new and renewed	10,528,108	121,942 36
Total	$ 16,363,552	$ 239,239 42
Deduct terminated	7,233,927	95,045 14
Gross in force at end of year	$ 9,129,625	$ 144,194 28
Deduct reinsured	108,500	1,763 83
Net in force at December 31, 1914	$ 9,021,125	$ 142,430 45

Plate Glass Risks.	
Gross policies in force at date of last statement	$ 1,385 17
Deduct terminated	1,092 27
Gross and net in force at December 31, 1914	$ 292 90

INSURANCE COMPANY OF NORTH AMERICA.

Statement for the Year ending December 31, 1914.

President—Eugene L. Ellison. | Secretary—T. Houard Wright.
Chief Agents in Canada—Robert Hampson and Son, Ltd.
Principal Office—Philadelphia. | Head Office in Canada—Montreal.

(Incorporated April 14, 1794. Commenced business in Canada November 7, 1889).

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 4,000,000 00

ASSETS IN CANADA.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
City of Montreal, 1925, 4 p.c.	$ 28,000 00	$ 26,320 00	
City of Montreal, 1926, 4 p.c.	83,000 00	77,190 00	
City of Montreal, 1939, 3½ p.c.	45,000 00	37,350 00	
City of Montreal, 1944, 4 p.c.	27,000 00	24,030 00	
Canadian Northern Railway (g'teed by Prov. of Manitoba) 1930, 4 p.c.	65,213 33	58,691 70	
Province of Nova Scotia, 1922, 3 p.c.	10,000 00	8,900 00	
City of Ottawa, 1928, 3½ p.c.	30,000 00	26,100 00	
City of Toronto, 1945, 3½ p.c.	4,866 67	3,844 67	
City of Toronto, 1948, 4 p.c.	20,000 00	17,400 00	
City of Winnipeg, 1941, 4 p.c.	12,000 00	10,320 00	
City of Winnipeg, 1938, 4 p.c.	30,000 00	26,100 00	
Prov. of Alberta, 1924, 4½ p.c.	55,000 00	53,350 00	
Total on deposit with Receiver General	$ 410,080 00	$ 369,596 37	
Carried out at market value			$ 369,596 37
Cash in banks, viz.:—			
Bank of Montreal, Montreal		$ 106,916 92	
Bank of Montreal, Halifax, N.S.		13,410 59	
Total cash in banks			120,327 51
Interest accrued			3,623 08
Agents' balances and premiums uncollected: fire			30,347 13
Total assets in Canada			$ 523,894 09

LIABILITIES IN CANADA.

Net amount of fire losses, unadjusted	$ 16,932 70	
Net amount of automobile losses, unadjusted	4,485 00	
Net amount of tornado losses, unadjusted	200 00	
Total net amount of unsettled losses		$ 21,617 70
Reserve of unearned premiums: fire, $313,176.44; automobile, $22,224.77; inland transportation, $393.81; total, $335,795.02; carried out at 80 per cent.		268,636 01
Total liabilities in Canada		$ 290,253 71

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums	$ 532,252 53
Deduct reinsurance, $11,024.50; return premiums, $79,808.13	90,832 63
Net cash received for said premiums	$ 441,419 90

Automobile Risks.

Gross cash received for premiums	$ 75,088 21
Deduct reinsurance, $120; return premiums, $25,659.76	25,779 76
Net cash received for said premiums	$ 49,308 45

Insurance Company of North America—*Continued.*

INCOME IN CANADA—*Concluded.*

Inland Transportation Risks.		
Gross cash received for premiums	$ 3,752 57	
Deduct return premiums	1,066 19	
Net cash received for said premiums	$ 2,686 38	
Total net cash received for all premiums		$ 493,414 73
Interest on investments		16,178 83
Total income in Canada		$ 509,593 56

EXPENDITURE IN CANADA.

Fire Risks.		
Amount paid for losses occurring in previous years	$ 10,677 07	
Deduct reinsurances	564 99	
Net amount paid for said losses	$ 10,112 08	
Amount paid for losses occurring during the year	$ 223,296 43	
Deduct savings, salvage and reinsurances	11,616 53	
Net amount paid for said losses	$ 211,679 90	
Total net amount paid for fire losses	$ 221,791 98	
Automobile Risks.		
Amount paid for claims occurring in previous years	$ 4,712 40	
Amount paid for claims occurring during the year	$ 34,055 73	
Deduct salvages and reinsurances	1,206 26	
Net amount paid for said claims	$ 32,849 47	
Total net amount paid for automobile claims	$ 37,561 87	
Inland Transportation Risks.		
Net amount paid during the year for inland transportation claims	$ 326 60	
Total net amount paid for losses		$ 259,680 45
Paid for commission: fire, $109,756.47; other, $11,657.76		121,414 23
Taxes: fire, $8,247.45; other, $272.49		8,519 94
Travelling expenses of officials: fire		2,989 95
Paid for (other): Detective fees, $34.85; expenses of conducting business, $1,000; Insurance Supt., $38.10		1,072 95
Miscellaneous payments (fire), viz.: Advertising, $754.90; postage, telegrams, telephones and express, $2,766.74; printing and stationery, $3,058.37; underwriters' association, $4,781.66; sundries, $1,006.44; maps and plans, $2,457.35; furniture and fixtures, $136.28; rents, $2,000		16,961 74
Miscellaneous payments (other), viz.: Printing and stationery, $114 10; inspection and association fees, $594 55; legal expenses, $35; postage, telegrams, telephones and express, $28.45		772 10
Total expenditure in Canada		$ 411,411 36

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 53,494,994	$ 598,812 42
Taken during the year, new and renewed	47,006,449	526,560 18
Total	$100,501,443	$1,125,372 60
Deduct terminated	42,837,735	494,736 65
Gross in force at end of year	$ 57,663,708	$ 630,635 95
Deduct reinsured	2,121,455	20,540 72
Net in force at December 31, 1914	$ 55,542,253	$ 610,095 23

Insurance Company of North America—*Continued.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

Automobile Risks.		
Gross policies in force at date of last statement	$ 2,751,251	$ 68,610 78
Taken during the year, new and renewed	2,863,325	75,363 82
Total	$ 5,614,576	$ 143,974 60
Deduct terminated	3,881,821	99,405 05
Gross in force at end of year	$ 1,732,755	$ 44,569 55
Deduct reinsured	6,000	120 00
Net in force at Dec. 31, 1914	$ 1,726,755	$ 44,449 55
Inland Transportation Risks.		
Gross policies in force at date of last statement	$ 147,925	$ 3,304 02
Taken during the year, new and renewed	293,956	4,333 16
Total	$ 441,881	$ 7,637 18
Deduct terminated	389,856	6,849 57
Gross and net in force at December 31, 1914	$ 52,025	$ 787 61

Total number of policies in force in Canada at date (No return).	
Total net amount in force	$57,321,033 00
Total premiums thereon	655,332 39

General Business Statement for the Year ending December 31, 1914.

Book value of real estate	$ 235,300 00
Mortgage loans on real estate, first liens	222,025 00
Book value of stocks and bonds owned by the company	15,518,298 98
Cash on hand, in banks and trust companies	1,233,737 17
Agents' balances and bills receivable	1,780,993 09
Total ledger assets	$18,990,354 24

NON-LEDGER ASSETS.

Interest due and accrued	161,327 44
Gross assets	$19,151,681 68
Deduct assets not admitted	840,966 58
Total admitted assets	$18,310,715 10

LIABILITIES.

Net amount of unpaid losses and claims	$ 1,739,648 97
Total unearned premiums	7,134,426 75
Amount reclaimable by the insured on perpetual fire policies, being 90 and 95 per cent of the premium or deposit received	714,440 45
Federal, State and other taxes due or accrued (estimated)	100,000 00
Contingent fund	622,198 93
Total liabilities (not including stock)	$10,310,715 10
Joint stock capital paid up in cash	4,000,000 00
Surplus over all liabilities	4,000,000 00
Total liabilities	$18,310,715 10

INCOME.

Net cash received for premiums other than perpetual	$ 9,698,223 60
Deposit premiums received on perpetual risks	12,444 59
Received for interest and dividends	709,951 87
Rents	14,480 50
Profit on sale or maturity of bonds	8,835 08
Perpetual permits, transfer fees and earned deposits	2,784 76
Agents' balances previously charged off	318 83
Borrowed funds	200,000 00
Total income	$10,647,039 23

Insurance Company of North America—*Concluded.*

DISBURSEMENTS.

Net amount paid for losses	$ 5,581,436 72
Expenses of adjustment and settlement of losses	104,255 35
Deposit premiums returned	19,242 47
Paid stockholders for interest or dividends	480,000 00
Allowances to local agencies for miscellaneous agency expenses	298,437 71
Salaries, $349,729.01; and expenses, $139,521.99; of special and general agents	489,251 00
Commission or brokerage	1,824,353 35
Salaries, fees and all other charges of officers, directors, trustees and home office employees	206,217 69
Rents	51,817 44
Underwriters' boards and tariff associations	74,884 03
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	33,920 39
Inspections and surveys	49,719 65
Taxes on real estate	3,226 71
State taxes on premiums, Insurance Department licenses and fees	224,952 16
All other licenses, fees and taxes	48,312 97
Agents' balances charged off	2,715 37
Gross loss on sale of bonds	157 50
Gross decrease in book value of stocks	2,194 10
All other expenditure	440,598 05
Total expenditure	$ 9,935,692 66

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$ 772,571,239 00
Premiums thereon	8,481,532 57
Amount of fire risks terminated	722,931,391 00
Premiums thereon	8,189,801 34
Net amount of fire risks in force at December 31, 1914	1,137,889,303 00
Premiums thereon	12,411,824 43
Net amount of marine and inland risks in force at December 31, 1914	161,130,603 00
Premiums thereon	1,441,500 89

PERPETUAL RISKS.

Amount in force, December 31, 1914	$30,411,407 21
Deposit premiums	788,466 65

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Statement for the Year ending December 31, 1914.

President—Gustavus Remak, Jr. | Secretary—J. J. P. Rodgers.

Principal Office—Philadelphia, Pa.

Head Office in Canada—Toronto. | Chief Agent in Canada—T. L. Armstrong.

(Incorporated April 18, 1794. Dominion license issued March 22, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid thereon in cash	$ 1,000,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.	
City of Edmonton, 1943, 4½ p.c.	$ 2,000 00	$ 1,760 00	
City of Edmonton, 1944, 4½ p.c.	3,000 00	2,640 00	
City of Fort William, 1938, 4½ p.c.	5,000 00	4,450 00	
Province of Ontario, 1941, 4 p.c.	5,000 00	4,750 00	
City of Port Arthur, 1941, 4½ p.c.	9,733 33	8,468 00	
City of Toronto, 1948, 4 p.c.	19,733 33	17,168 00	
City of Vancouver Hospital, 1944, 4 p.c.	10,000 00	8,400 00	
City of Victoria, 1922, 4 p.c.	33,580 00	31,229 40	
City of Victoria, 1961, 4 p.c.	9,733 33	7,981 33	
City of Ottawa, 1932, 4 p.c.	10,000 00	9,000 00	
City of Portage la Prairie, 1927, 5 p.c.	2,000 00	1,920 00	
City of Winnipeg, 1918, 4 p.c.	8,000 00	7,680 00	
City of Winnipeg, 1924, 4 p.c.	8,000 00	7,360 00	
Total on deposit with Receiver General	$ 125,779 99	$ 112,806 73	
Carried out at market value			$ 112,806 73

Stocks owned by the company:—

	Par value.	Market value.	
500 shares C.P.R.	$ 50,000 00	$ 103,500 00	
Total par and market values	$ 50,000 00	$ 103,500 00	
Carried out at market value			103,500 00
Interest accrued			1,930 58
Agents' balances and premiums uncollected ($727.95 on business prior to Oct. 1, 1914)			15,753 83
Total assets in Canada			$ 233,991 14

LIABILITIES IN CANADA.

Net amount of losses, unadjusted	$ 28,229 03
Reserve of unearned premiums, $90,726 64; carried out at 80 per cent	72,581 31
Taxes due and accrued	1,500 00
Total liabilities in Canada	$ 102,310 34

INCOME IN CANADA.

Gross cash received for premiums	$ 189,769 07	
Deduct reinsurance, $1,023.85; return premiums, $41,763.01	42,786 86	
Net cash received for premiums		$ 146,982 21
Received for interest on investments and dividends on stocks		10,149 78
Total income in Canada		$ 157,131 99

The Insurance Company of the State of Pennsylvania—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 8,299 71	
Deduct savings and salvage	26 94	
Net amount paid for said losses	$ 8,272 77	
Amount paid for losses occurring during the year	$ 96,462 89	
Deduct savings, salvage and reinsurances	155 47	
Net amount paid for said losses	$ 96,307 42	
Total net amount paid for losses		$ 104,580 19
Commission or brokerage		40,693 78
Taxes		2,774 82
Miscellaneous payments, viz.: Inspections and surveys, $536.15; maps and plans, $353.40; printing and stationery, $155.60; board fees, $1,339.18; duty on supplies, $77.02; postage, telegrams, telephones and express, $57.30; bond premiums, $37.50		2,556 15
Total expenditure in Canada		$ 150,604 94

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 12,299,209	$ 165,027 89
Taken during the year, new and renewed	15,083,672	199,671 76
Total	$ 27,382,881	$ 364,699 65
Deduct terminated	13,678,608	181,738 96
Gross in force at end of year	$ 13,704,273	$ 182,960 69
Deduct reinsured	105,283	1,087 59
Net in force at December 31, 1914	$ 13,598,990	$ 181,873 10

General Business Statement for the Year ending December 31, 1914.

LEDGER ASSETS.

Book value of real estate	$ 402,843 73
Loans on mortgages of real estate, first liens	67,800 00
Book value of stocks and bonds	2,946,804 33
Cash in hand, in trust companies and in banks	149,209 10
Agents' balances and bills receivable	428,608 87
Other ledger assets	1,541 25
Total ledger assets	$ 3,996,807 28

NON-LEDGER ASSETS.

Interest accrued	26,371 97
Rents accrued	108 32
Other non-ledger assets	7,040 40
Gross assets	$ 4,030,327 97
Deduct assets not admitted	239,132 05
Total admitted assets	$ 3,791,195 92

LIABILITIES.

Net amount of unpaid losses	$ 269,436 58
Unearned premiums	1,636,471 30
Salaries, rents, expenses, bills, accounts, etc., due or accrued	1,624 36
Federal, State and other taxes due or accrued (estimated)	35,000 00
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent the premium or deposit received	522,378 09
Dividends declared and unpaid to stockholders	969 55
Total liabilities, except capital stock	$ 2,465,879 88
Capital stock paid in cash	1,000,000 00
Surplus	325,316 04
Total liabilities	$ 3,791,195 92

The Insurance Company of the State of Pennsylvania—*Concluded.*

INCOME.

Total premiums other than perpetual	$ 1,922,791 75
Deposit premiums written on perpetual risks	5,554 85
Interest and dividends	143,111 47
Rents	27,671 07
Agents' balances previously charged off	362 51
Gross profit on sale or maturity of ledger assets	2,464 38
Total income	$ 2,101,956 03

DISBURSEMENTS.

Net amount paid for losses	$ 1,335,889 06
Expenses of adjustment and settlement of losses	41,194 67
Paid stockholders for interest or dividends	60,003 50
Commission or brokerage	466,291 37
Allowances to local agencies for miscellaneous agency expenses	6,900 34
Salaries, $37,674.88; and expenses, $24,523.73; of sepcial and general agents	62,198 61
Salaries, fees and all other charges of officers, directors, trustees and home office employees	103,672 46
Rents	9,000 00
State taxes on premiums, Insurance Department licenses and fees	59,526 92
All other licenses, fees and taxes	563 83
Underwriters' boards and tariff associations	19,469 69
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	14,655 68
Inspection and surveys	10,564 37
Gross loss on sale or maturity of ledger assets	8,548 58
Taxes on real estate	6,996 10
Agents' balances charged off	14,362 59
Deposit premiums returned	17,625 87
All other expenditure	73,724 67
Total disbursements	$ 2,311,188 31

RISKS AND PREMIUMS.

FIRE RISKS.

Written or renewed during the year	$ 274,782,390 25
Premiums thereon	3,175,953 89
Terminated during the year	303,288,919 56
Premiums thereon	3,629,136 28
Net in force at December 31, 1914	266,200,468 80
Premiums thereon	2,848,165 51

THE LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

Statement for the Year ending December 31, 1914.

Chairman—Charles G. Hamilton. | Gen'l Manager and Secretary—Robt. Stirling.
Agent in Canada—J. E. E. Dickson. | Head Office in Canada—Montreal.

Principal Office—126 Chancery Lane, London, England.

(Incorporated 1806. Commenced business in Canada April 1, 1899.)

CAPITAL.

Amount of joint stock capital authorized	$10,375,000 00
Amount subscribed	7,875,000 00
Amount paid thereon in cash	825,000 00
Debenture stock	1,258,630 00

ASSETS IN CANADA.

Value of real estate held by the Company, (lot in Victoria)		$ 12,000 00
Amount of mortgage loans on real estate, first liens		9,563,004 24
Bonds and debentures on deposit with Receiver General, viz.:—		
	Par value.	Market value
City of Toronto, 1929, 3½ p.c.	$ 24,333 33	$ 20,926 66
City of Victoria, B.C., 1916, 5 p.c.	5,000 00	5,000 00
City of Victoria, 1936, 5 p.c.	30,000 00	30,000 00
Province of Quebec stock, 1937, 3 p.c.	87,600 00	69,204 00
British Consols, 1923, or later, 2½ p.c.	115,826 67	83,395 20
Province of Manitoba, 1923, 5 p.c.	10,706 67	11,027 87
Canada stock, 1914/19, 3¾ p.c.	48,666 67	48,180 00
Can. Nor. Alta. Ry. Co., 1st mortgage deb. stock (guaranteed by Dom. of Can.), 1960, 3½ p.c.	82,733 33	69,496 00
Total on deposit with Receiver General	$ 404,866 67	$ 337,229 73
Carried out at market value		337,229 73
Cash at head office in Canada: fire, $2,612.78; other, $3,863.40		6,476 18
Cash in banks, viz.:—		
Dominion Bank, Winnipeg	$ 275,671 28	
Dominion Bank, Montreal	34,236 49	
Dominion Bank, Toronto	27,980 26	
Bank of Montreal, Vancouver	502 55	
Union Bank, Montreal	19,738 89	
Royal Bank of Canada, Montreal	4,315 80	
Total cash in banks		362,445 27
Interest due and accrued		376,130 59
Agents' balances and premiums uncollected: fire, ($191.04; on business prior to Oct. 1, 1914),		17,954 20
Net amount of outstanding premiums: accident, $5,621.76; employers' liability, $23,197.16; sickness, $2,506.49. Total $31,325.41, (less commission,$7,913.46)		23,411 95
Office furniture and maps: fire, $7,500; other, $1,694.88		9,194 88
Total assets in Canada		$10,707,847 04

LIABILITIES IN CANADA.

Net amount of fire losses, unadjusted	$ 42,790 00	
" accident claims, adjusted but unpaid	1,024 47	
" accident claims, unadjusted	1,400 00	
" sickness claims, unadjusted	700 00	
" employers' liability claims, unadjusted (of which $2,350 accrued in 1913)	16,000 00	
Total net amount of unsettled losses		$ 61,914.47

The Law Union and Rock—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Reserve of unearned premiums: fire, $215,506.40; accident, $8,435.40; sickness, $3,873.70; employers' liability, $13,411.60; total, $241,227.10; carried out at 80 per cent	$	192,981 68
Taxes due and accrued: fire, $3,158.70; other, $829.79		3,988 49
Total liabilities in Canada	$	253,884 64

INCOME IN CANADA.

Fire Risks.		
Gross cash received for premiums	$ 337,006 66	
Deduct reinsurance, $15,482.23; return premiums, $39,219.63	54,701 86	
Net cash received for fire premiums	$ 282,304 80	
Accident Risks.		
Gross cash received for premiums	$ 23,862 06	
Deduct reinsurance, $986.36; return premiums, $8,830.98	9,817 34	
Net cash received for accident premiums	$ 14,044 72	
Employers' Liability Risks.		
Gross cash received for premiums	$ 130,477 34	
Deduct reinsurance, $33,111.58; return premiums, $40,004.35	73,115 93	
Net cash received for employers' liability premiums	$ 57,361 41	
Sickness Risks.		
Gross cash received for premiums	$ 12,226 93	
Deduct reinsurance, $238.83; return premiums, $4,362.42	4,601 25	
Net cash received for sickness premiums	$ 7,625 68	
Total net cash received for premiums	$	361,336 61
Received for interest on investments		538,615 83
Endorsement fees		17 75
Total income in Canada	$	899,970 19

EXPENDITURE IN CANADA.

Fire Risks.		
Amount paid for losses occurring in previous years	$ 9,483 35	
Amount paid for losses occurring during the year	$ 137,757 38	
Deduct reinsurances	10,237 30	
Net amount paid for said losses	$ 127,520 08	
Total net amount paid for fire losses	$ 137,003 43	
Accident Risks.		
Amount paid for claims occurring in previous years	$ 1,045 55	
Amount paid for claims occurring during the year	$ 7,574 77	
Deduct reinsurances	2,375 44	
Net amount paid for said claims	$ 5,199 33	
Total net amount paid for accident claims	$ 6,244 88	
Employers' Liability Risks.		
Amount paid for claims occurring in previous years	$ 11,687 13	
Amount paid for claims occurring during the year	$ 29,184 77	
Deduct reinsurances	7,796 82	
Net amount paid for said claims	$ 21,387 95	
Total net amount paid for employers' liability claims	$ 33,075 08	

The Law Union and Rock—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Sickness Risks.

Amount paid for claims occurring in previous years	$ 267 13	
Amount paid for claims occurring during the year	$ 3,873 03	
Deduct reinsurances	334 56	
Net amount paid for said claims	$ 3,539 07	
Total net amount paid for sickness claims	$ 3,806 20	
Total net amount paid for claims		$ 180,129 59
Paid or allowed for commission or brokerage: fire, $58,028.58; other, $16,060.53		74,089 11
Salaries: fire, $15,007.92; auditors' fees, $120; travelling expenses, $1,000.66; salaries, other, $9,050.97; auditors' fees, $120; travelling expenses, $102.94		25,402 49
Taxes: fire, $6,693.24; other, $1,184.58		7,877 82
Miscellaneous expenditure, fire, viz: Advertising, $1,478.44; postage, telegrams, telephones and express, $1,369.54; printing and stationery, $3,425.55; fire insurance boards, $2,130.14; rent, $1,684.52; maps and plans, $1,515.16; exchange, $176.85; sundries, $1,147.51; legal expenses, $51.07; furniture and fixtures, $1,040.90		14,019 68
Miscellaneous expenditure, other, viz.: Advertising, $645.92; furniture and fixtures, $510.73; postage, telegrams, telephones and express, $977.29; printing and stationery, $1,368.25; rents and light $1,276.61; insurance boards, $215; sundries, $1,035.07; exchange, $11.12; legal fees $58.65		6,098 64
Total expenditure in Canada		$ 307,617 33

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	15,744	$ 31,140,603	$ 367,974 74
Taken during the year, new and renewed	11,944	28,687,972	334,763 71
Total	27,688	$ 59,828,575	$ 702,738 45
Deduct terminated	5,942	22,679,912	267,487 33
Gross in force at end of year	21,746	$ 37,148,663	$ 435,251 12
Deduct reinsured		2,954,250	15,782 81
Net in force at December 31, 1914	21,746	$ 34,194,413	$ 419,468 31

Accident Risks.

Gross policies in force at date of last statement	1,872	$ 3,662,783	$ 19,005 82
Taken during the year, new	747	1,236,227	5,290 51
Taken during the year, renewed	1,496	3,925,964	20,053 39
Total	4,115	$ 8,824,974	$ 44,349 72
Deduct terminated	2,600	5,653,864	26,492 56
Gross in force at end of year	1,515	$ 3,171,110	$ 17,857 16
Deduct reinsured		103,500	986 36
Net in force at December 31, 1914	1,515	$ 3,067,610	$ 16,870 80

Employers' Liability Risks.

Gross policies in force at date of last statement	341		$ 46,450 03
Taken during the year, new	233		103,796 26
Taken during the year renewed	332		37,560 69
Total	906		$ 187,806 98
Deduct terminated	575		153,740 28
Gross in force at end of year	331		$ 34,066 70
Deduct reinsured			7,243 51
Net in force at December 31, 1914	331		$ 26,823 19

The Law Union and Rock—*Concluded.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

Sickness Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	788	.....	$ 8,281 25
Taken during the year, new	222	.....	3,089 89
Taken during the year, renewed	883	.....	8,992 51
Total	1,893	.....	$ 20,363 65
Deduct terminated	316	.....	12,377 42
Gross in force at end of year	1,577	.....	$ 7,986 23
Deduct reinsured	.....	.....	238 83
Net in force at December 31, 1914	$1,577	.....	$ 7,747 40

(For General Business Statement, see Appendix.)

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

Statement for the Year ending December 31, 1914.

Chairman—Evelyn S. Parker.
Manager in Canada—
J. Gardner Thompson.
Principal Office—Liverpool, Eng.

General Manager and Secretary—
A. G. Dent.
Head Office in Canada—Montreal.

(Established May 21, 1836. Commenced business in Canada June 4, 1851.)

CAPITAL.

Amount of joint stock capital authorized	£3,000,000 stg.	$14,600,000 00
Amount subscribed	2,655,250 "	12,922,216 66
Amount paid thereon in cash	265,525 "	1,292,221 66

ASSETS IN CANADA.

Real estate held by the company, viz.:—	
The company's building, St. James Street, corner of Place d'Armes Square, Montreal	$ 650,000 00
Loans secured on bonds and mortgages on real estate, first liens	1,467,400 00

Bonds and debs., on deposit with Receiver General, viz.:—

	Par value.	Market value.
Canada stock, 1930/1950, 3½ p.c	$ 570,616 67	$ 507,848 84
Dom. of Canada (C.P.R. Land Grant) stock, 1938, 3½ p.c	48,666 67	43,800 00
Canadian Northern Railway 1st mtge. (g'teed by Prov. of Manitoba) 1930, 4 p.c	48,666 67	43,800 00
Canadian Northern Railway (Ontario division) bonds (g'teed by Prov. of Manitoba) 1930, 4 p.c	24,333 33	21,900 00
Canadian Northern Railway deb. stock (g'teed. by Prov. of Ontario), 1938, 3½ p.c	146,000 00	119,720 00
City of Montreal, 1921, 4 p.c	40,000 00	38,400 00
City of Montreal stock, 1927, 4 p.c	1,500 00	1,395 00
City of Ottawa, 1915, 4 p.c	18,000 00	17,820 00
City of Ottawa, 1927, 4 p.c	14,600 00	13,432 00
City of Ottawa, 1937, 4 p.c	16,546 67	14,726 54
City of Ottawa, 1938, 4 p.c	4,866 67	4,331 33
City of Ottawa, 1940, 4 p.c	12,653 33	11,134 93
Town of St. Henri, 1920, 4½ p.c	50,000 00	49,500 00
City of Winnipeg, 1931, 4 p.c	46,500 00	41,385 00
City of Toronto, 1919, 4 p.c	48,666 67	46,720 00
City of Toronto, 1944, 4 p.c	146,000 00	128,480 00
City of Toronto, 1948, 4 p.c	48,666 67	42,340 00
City of Edmonton, 1923, 5 p.c	4,866 67	4,720 67
City of Edmonton, 1933, 5 p.c	24,333 33	23,360 00
City of Edmonton, 1953, 5 p.c	19,466 67	18,493 33
City of Sherbrooke, 1921, 4 p.c	30,000 00	28,200 00
City of Montreal, 1925, 4 p.c	500 00	470 00
Prov. of Ontario stock, 1947, 4 p.c	48,666 67	45,260 00
Total par and market values	$1,414,116 69	$1,267,237 64

Carried out at market value	1,267,237 64
Montreal Board of Trade 5 per cent 2nd mortgage bonds, 1922, par value, $1,000, market value, $880; carried out at market value	880 00
Cash on hand at head office in Canada	33,956 40

The Liverpool and London and Globe—*Continued.*

ASSETS IN CANADA—*Concluded.*

Cash in banks, viz.:—		
Bank of Montreal, Montreal, General	$ 120,497 42	
Bank of Montreal, Montreal, Manager	54 78	
Bank of Montreal, Winnipeg	533 85	
Bank of Montreal, St. John, N.B.	1,912 64	
Total cash in banks		$ 122,998 69
Loans on life policies		3,803 75
Due by reinsuring companies		10 16
Interest due, $1,009.50; accrued, $19,516.91		20,526 41
Agents' balances and premiums uncollected		138,003 46
Office furniture, maps, plans, etc., at Montreal office and St. John, N.B., branch offices (estimated)		5,000 00
Total assets in Canada		$ 3,709,816 51

LIABILITIES IN CANADA.

Amount of losses, adjusted but unpaid	$ 116,944 06	
Amount of losses, unadjusted (accrued prior to 1914)	551 00	
Total net amount of unsettled losses		$ 117,495 06
Reserve of unearned premiums, $1,092,840.67; carried out at 80 per cent		874,272 54
Liabilities under the life department		70,045 00
Due for reinsurance		1,329 49
Taxes due and accrued		7,500 00
Total liabilities in Canada		$ 1,070,642 09

INCOME IN CANADA.

Gross cash received for premiums	$1,757,828 91	
Deduct reinsurance, $48,459.01; return premiums, $326,065.13	374,524 14	
Net cash received for premiums		$ 1,383,304 77
Received for interest on investments		123,800 90
Received for rents		34,256 27
Total income in Canada		$ 1,541,361 94

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 80,863 57	
Deduct savings, salvage and reinsurances	5,449 10	
Net amount paid for said losses	$ 75,414 47	
Amount paid for losses occurring during the year	$ 869,606 91	
Deduct savings, salvage and reinsurances	42,919 90	
Net amount paid for said losses	$ 826,687 01	
Total net amount paid for losses		$ 902,101 48
Commission or brokerage		274,254 37
Salaries, $66,781.94; directors, $2,040.54; auditors, $1,375		70,197 48
Taxes		20,912 10
Miscellaneous payments, viz.: Advertising, $2,581.58; rents, $10,030.22; inspections and surveys, $8,478.09; printing and stationery, $8,357.79; postage, telegrams, telephones and express, $5,728.36; maps and plans, $3,434.20; underwriters' boards and tariff associations, etc., $15,043.45; law expenses, $544.07; office furniture, $183.02; general expenses, $5,374.90; fire department, etc., $335.88; exchange, $1,470.60		61,562 16
Total expenditure in Canada		$ 1,329,027 59

The Liverpool and London and Globe—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	84,379	$176,069,296	$2,145,083 35
Taken during the year, new and renewed	54,481	142,723,265	1,788,922 19
Total	138,860	$318,792,561	$3,934,005 54
Deduct terminated	50,652	135,719,987	1,740,457 02
Gross in force at end of year	88,208	$183,072,574	$2,193,548 52
Deduct reinsured	.....	7,959,084	73,819 66
Net in force at December 31, 1914	88,208	$175,113,490	$2,119,728 86

(*For General Business Statement, see Appendix.*)

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

President and Managing Director—J. Gardner Thompson.
Vice-President and Secretary—Lewis Laing. Principal Office—Montreal.

(Incorporated March 12, 1912, by an Act of Parliament of Canada, 2 George V, Chapter 114. Dominion license issued August 1, 1912).

CAPITAL.

Amount of joint stock capital authorized and subscribed	$ 500,000 00
Amount paid thereon in cash	175,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures owned by the Company, viz.:—

	Par value.	Book value.	Market value.
Montreal, P.S., 1935, 4 p.c.	$32,000 00	$ 32,000 00	$ 28,160 00
Grand Trunk Railway perpetual debentures, 4 p.c.	111,933 33	100,487 88	101,859 33
Province of Nova Scotia, 1922, 3 p.c.	15,000 00	14,020 46	13,350 00
Montreal Light, Heat and Power Co., 1933, 5 p.c.	79,000 00	79,928 44	79,000 00
Winnipeg Electric Railway, 1935, 5 p.c.	10,000 00	10,560 00	9,900 00
City of Toronto, 1915, 3½ p.c.	60,000 00	59,755 89	58,800 00
Town of Outremont, 1938, 4 p.c.	50,000 00	50,732 00	42,500 00
Dominion of Canada stock, 1930/50, 3½ p.c.	4,866 66	4,737 60	4,331 33
*Province of Manitoba, 1937, 4 p.c.	21,000 00	21,171 80	19,320 00
*Montreal Commercial High School (g'teed by Prov. of Quebec) 1949, 4 p.c.	35,000 00	34,910 52	31,500 00
New Brunswick Cold Storage Co. (guaranteed by Province of New Brunswick) 1947, 4 p.c.	9,000 00	8,882 75	7,920 00
Montreal Water and Power Co., 1932, 4½ p.c.	31,633 33	30,574 17	31,000 67
Shawinigan Water and Power Co., 1934, 5 p.c.	25,000 00	25,663 14	25,750 00
Rosemount R.C.S., Que. 1951, 5½ p.c.	13,000 00	14,291 87	13,260 00
City of Victoria, B.C., 1921, 4 p.c.	29,200 00	27,462 85	27,448 00
R.C.S. Com'rs. of St. Leo, Westmount, 1950, 5 p.c.	15,000 00	15,725 58	13,650 00
Quebec, Montmorency and Charlevoix Railway, 1923, 5 p.c.	25,000 00	25,086 59	22,500 00
Notre Dame de Grace Diss. S., 1951, 5 p.c.	15,000 00	15,618 18	14,550 00
Ontario Loan and Debenture Co., 1917, 4½ p.c.	20,000 00	20,000 00	20,000 00
London and Western Trust Co., Ltd., 1916, 4½ p.c.	25,000 00	25,000 00	25,000 00
Fidelity Trusts Co. of Ontario, 1919, 4½ p.c.	10,000 00	10,000 00	10,000 00
Fidelity Trusts Co. of Ontario, 1920, 4½ p.c.	5,000 00	5,000 00	5,000 00
Province of Alberta, 1923, 4½ p.c.	25,000 00	24,052 63	24,052 63
Province of Quebec Inscribed stock, 1937, 3 p.c.	10,000 00	7,564 13	7,900 00
Canada Perm. Mort. Corp., 1918, 4½ p.c.	25,000 00	25,000 00	25,000 00
Maisonneuve R.C.S., 1953, 5½ p.c.	25,000 00	25,000 00	26,250 00
Total par, book and market values	$726,633 32	$ 713,226 48	$ 688,001 96

Carried out at book value		$ 713,226 48
Cash at head office		6,062 84
Cash in banks, viz.:—		
Bank of Montreal, Montreal, General	$ 68,556 76	
Bank of Montreal, Montreal, Manager	2,372 49	
Canadian Bank of Commerce, Winnipeg	3,020 34	
Total cash in banks		73,949 59
Total ledger assets		$ 793,238 91
Deduct market value of bonds, under book value		25,224 52
		$ 768,014 39

*On deposit with Receiver General.

The Liverpool-Manitoba—*Continued.*

OTHER ASSETS.

Interest accrued	$ 4,420 58
Agents' balances and premiums uncollected	39,996 82
Due for reinsurance losses	85 53
Total assets	$ 812,517 32

LIABILITIES.

Total net amount of unsettled losses		$ 15,499 90
Reserve of unearned premiums, $308,020.22; carried out at 80 per cent		246,416 18
Due and accrued for taxes		1,500 00
Due: Montreal reinsurance, $1.47; Winnipeg reinsurance, $601.58		603 05
Total liabilities, except capital stock		$ 264,019 13
Excess of assets over liabilities		$ 548,498 19
Capital stock paid in cash		175,000 00
Surplus over liabilities and capital		$ 373,498 19

INCOME.

Gross cash received for premiums	$ 529,516 16	
Deduct reinsurance, $439.58; return premiums, $109,581.20	110,020 78	
Total net cash received for premiums		$ 419,495 38
Received for interest on investments		32,921 85
Total income		$ 452,417 23

EXPENDITURE.

Amount paid for losses occurring in previous years	$ 14,642 66	
Deduct savings, salvage and reinsurances	505 30	
Net amount paid for said losses	$ 14,137 36	
Amount paid for losses occurring during the year	$ 247,699 39	
Deduct reinsurances	11,278 65	
Net amount paid for said losses	$ 236,420 74	
Total net amount paid for losses		$ 250,558 10
Dividends		12,500 00
Paid or allowed for commission or brokerage		80,541 11
Paid for salaries, H.O. officials, $24,128.40; directors' fees, $606.85; auditors' fees, $500		25,235 25
Paid for taxes		7,175 81
All other payments, viz.: Advertising, $943.23; printing and stationery, $4,770.41; inspections and surveys, $3,188.26; rents and light, $4,012.66; postage, telegrams, telephones and express, $2,332.53; underwriters' board fees, $1,525.32; maps and plans, $2,491.01; law charges, $137.52; general expenses, $2,132.03; furniture and fixtures, $377.46; fire departments, patrol and salvage corps assessments, $64.02; exchange, $497.50		25,471 95
Total expenditure		$ 401,482 22

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1913		$ 745,571 22
Amount of cash income, as above		452,417 23
Foreign reinsurance account		4,843 28
Total		$ 1,202,831 73
Amount of expenditure as above	$ 401,482 22	
Foreign reinsurance	8,110 60	
Total		409,592 82
Balance net ledger assets, December 31, 1914		$ 793,238 91

The Liverpool-Manitoba—*Concluded.*

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at December 31, 1913	29,005	$ 50,473,258	$ 671,355 88
Taken during the year, new and renewed	16,976	39,478,395	529,725 43
Total	45,981	$ 89,951,653	$1,201,081 31
Deduct terminated	18,397	40,994,166	559,381 84
Gross in force at end of year	27,584	$ 48,957,487	$ 641,699 47
Deduct reinsured		2,857,592	37,058 19
Net in force at December 31, 1914	27,584	$ 46,099,895	$ 604,641 28

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

Chairman—JOHN H. CLAYTON. | General Manager and Secretary—F. W. P. RUTTER.

Principal Office—Liverpool, England.

Chief Agent in Canada—ALFRED WRIGHT. | Head Office in Canada—Toronto.

(Established December 10, 1861. Commenced business in Canada, April, 1880.)

CAPITAL.

Amount of joint stock capital authorized	£ 3,000,000	$14,600,000 00
Amount subscribed	2,641,250	12,854,083 33
Amount paid thereon in cash	264,125	1,285,408,33

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General:

	Par value.	Market value.
City of Montreal Technical S. (g'teed by Prov. of Quebec) 1949, 4 p. c.	$ 68,133 33	$ 61,320 00
Canada stock, 1938, 3 p.c.	29,200 00	23,944 00
Niagara Falls Park (g'teed by the Prov. of Ontario) 1927, 4 p. c.	49,333 33	47,360 00
City of Guelph, 1935, 4½ p.c.	10,000 00	9,300 00
City of Grand Forks, B.C., 1917, 6 p.c.	4,000 00	3,960 00
City of Grand Forks, B.C., 1918, 6 p.c.	11,000 00	10,890 00
City of Grand Forks, B.C., 1917, 7 p.c.	10,000 00	10,200 00
Cape of Good Hope, 1917, 4 p.c.	24,333 34	24,090 00
City of Columbia, 1920, 6 p.c.	3,000 00	2,910 00
City of Edmonton, 1919, 4½ p.c.	742 96	713 24
City of Edmonton, 1920, 4½ p.c.	1,727 08	1,640 73
British Gov't local loans, 1912, or later, 3 p.c.	26,766 67	21,681 00
Province of Manitoba, 1947, 4 p.c.	26,280 00	23,914 80
City of Vancouver, 1948, 4 p.c.	4,866 67	4,088 00
City of Toronto, 1929, 3½ p.c.	24,333 33	20,926 66
City of Toronto, 1944, 3½ p.c.	24,333 34	19,223 33
City of Toronto, 1948, 4½ p.c.	24,333 33	23,116 67
City of Toronto (North Toronto) 1935 to 1942, 4½ p.c.	20,246 58	19,031 79
Province of Ontario stock, 1947, 4 p.c.	29,200 00	27,156 00
City of Winnipeg, 1940, 4 p.c.	14,600 00	12,556 00
Canadian Northern Alberta Railway stock, (g'teed by Dominion of Canada) 1960, 3½ p.c.	58,400 00	49,056 00
Canadian Northern Railway 1st mortgage deb. stock (g'teed by Dominion of Canada) 1958, 3½ p.c.	38,933 33	32,704 00
Canadian Northern Pacific Railway 1st mortgage deb. stock, (g'teed by Prov. of British Columbia) 1950 4 p.c	38,933 33	34,650 67
Guaranteed Stock (Irish Land Act) 1939 or later, 3 p.c.	34,066 67	25,550 00
Prov. of Alberta, 1923, 4½ p.c.	25,000 00	24,025 00
Prov. of Saskatchewan, 1919, 4½ p.c.	24,333 33	24,333 33
City of Calgary, 1932, 4½ p.c.	4,866 67	4,477 33
City of Calgary, 1942, 4½ p.c.	19,466 67	17,520 00
Total on deposit with Receiver General	$ 650,429 96	$ 580,338 55
Carried out at market value		$ 580,338 55

London and Lancashire—*Continued.*

ASSETS IN CANADA—*Concluded.*

	Par value.	Market value.	
Debentures deposited with Trusts and Guarantee Co., Ltd.:—			
Dominion Permanent Loan Co., on demand, 5 p.c.	$ 15,000 00	$ 15,000 00	
Standard Reliance Mortgage Corp., 1918, 5 p.c.	20,000 00	20,000 00	
Colonial Loan and Investment Co., 1919, 4½ p.c.	25,000 00	25,000 00	
Total par and market values	$ 60,000 00	$ 60,000 00	
Carried out at market value			$ 60,000 00
Cash at head office in Canada			7,219 04
Cash in banks, viz.:—			
Dominion Bank, Toronto		$ 96,214 73	
Dominion Bank, Winnipeg		12,716 30	
Bank of British North America, Montreal		18,442 15	
Royal Bank of Can., Vancouver		3,654 22	
Total cash in banks			131,027 40
Interest accrued			3,719 27
Agents' balances and premiums uncollected ($9,332.70 on business issued prior to October 1, 1914)			91,869 40
Total assets in Canada			$ 874,173 66

LIABILITIES IN CANADA.

Net amount of losses, unadjusted	$ 34,357 08	
Net amount of losses, resisted, not in suit	1,500 00	
Total net amount of unsettled losses		$ 35,857 08
Reserve of unearned premiums, $551,717.42; carried out at 80 per cent		441,373 93
Taxes due and accrued (estimated)		8,335 00
Total liabilities in Canada		$ 485,566 01

INCOME IN CANADA.

Gross cash received for premiums	$ 879,377 76	
Deduct reinsurance, $38,635.18; return premiums, $149,181.81	187,816 99	
Net cash received for premiums		$ 691,560 77
Cash received for interest on investments		11,403 74
Interest on bonds and debentures paid direct to head office		14,446 67
Other income (fees)		161 05
Total income in Canada		$ 717,572 23

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 18,659 10	
Deduct reinsurances	572 21	
Net amount paid for said losses	$ 18,086 89	
Amount paid for losses occurring during the year	$ 398,224 53	
Deduct reinsurances	25,111 48	
Net amount paid for said losses	$ 373,113 05	
Total net amount paid for losses		$ 391,199 94
Commission or brokerage		140,384 54
Paid for salaries, head office officials		39,593 28
Taxes		10,585 39
All other payments, viz.:—Advertising, $4,336.84; rent, $4,238.19; maps and plans, $2,313.06; inspections and surveys, $3,146.43; postage, telegrams, telephones and express, $3,053.66; underwriters' associations, $7,451.99; office expenses, $3,683.07; sundries, $659.09; legal expenses, $50.17; office furniture and fixtures, $1,126.97; stationery and printing, $4,635.92		34,695 39
Total expenditure in Canada		$ 616,458 54

London and Lancashire—*Concluded.*

RISKS AND PREMIUMS IN CANDA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	49,444	$ 86,223,964	$1,025,453 48
Policies taken during the year, new and renewed	27,014	83,550,996	897,887 18
Total	76,458	$169,774,960	$1,923,340 66
Deduct terminated	24,229	75,837,987	811,791 32
Gross in force at end of year	52,229	$ 93,936,973	$1,111,549 34
Deduct reinsured		4,675,355	38,688 69
Net in force at December 31, 1914	52,229	$ 89,261,618	$1,072,860 65

(*For General Business Statement, see Appendix.*)

THE LONDON ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

Governor—COLIN F. CAMPBELL. | Manager Fire Dept.—JAMES CLUNES.
Principal Office—No. 7, Royal Exchange, London, E.C., England.
Joint Managers in Canada— | Head Office in Canada—Montreal.
W. KENNEDY AND W. B. COLLEY.

(Incorporated June 22, 1720. Commenced business in Canada March 1, 1862.)

CAPITAL.

Amount of capital authorized	$ 9,733,333 33
Amount subscribed	4,363,210 00
Amount paid thereon in cash	2,181,605 00

ASSETS IN CANADA.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Montreal Corporation stock, 1921, 4 p.c.	$ 167,000 00	$ 160,320 00	
Province of Manitoba, 1950, 4 p.c.	42,583 33	38,325 00	
Canadian Northern Ontario Railway Deb. Stock (g'teed by Dominion of Canada) 1961, 3½ p.c.	48,666 67	40,880 00	
Dominion of Canada Reg'd. stock, 1940/60, 4 p.c.	48,666 67	48,666 67	
Total on deposit with Receiver General	$ 306,916 67	$ 288,191 67	
Carried out at market value			$ 288,191 67
Cash on hand at head office in Canada			3,768 99
Cash in Union Bank of Canada, Montreal			8,746 30
Agents' balances and premiums uncollected ($3,637.57 was on business prior to October 1, 1914)			43,418 07
Office furniture and plans			5,000 00
Loan to Life Department			1,070 66
Total assets in Canada			$ 350,195 69

LIABILITIES IN CANADA.

Amount of losses, unadjusted	$ 27,857 00
Reserve of unearned premiums, $247,126.44; carried out at 80 p.c.	197,701 15
Reinsurance reserve under life department	13,046 00
Taxes due and accrued	6,731 45
Total liabilities in Canada	$ 245,335 60

INCOME IN CANADA.

Gross cash received for premiums	$ 373,261 60
Deduct reinsurance, $9,926.28; return premiums, $52,923.16	62,849 44
Net cash received for premiums	$ 310,412 16
Interest on deposit with Receiver General, paid direct to head office, England	11,372 73
Interest from Life department	53 53
Total income in Canada	$ 321,838 42

The London Assurance—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years	$ 9,394 12	
Deduct reinsurances	22 32	
Net amount paid for said losses	$ 9,416 44	
Amount paid for losses occurring during the year	$ 130,618 63	
Deduct reinsurances	11,533 45	
Net amount paid for said losses	$ 119,085 18	
Total net amount paid for losses		$ 128,501 62
Paid for commission or brokerage		60,460 94
Salaries		21,924 55
Paid for taxes		6,187 48
All other payments, viz.:—Advertising, $944.92; furniture and fixtures, $1,597.16; inspections and surveys, $3,310.89; maps and plans, $1,775.64; postage, telegrams, telephones and express, $2,576.64; printing and stationery, $2,903.17; rents, $2,962.60; underwriters' boards, tariff associations, etc., $3,522.16; sundries, $298.16		19,891 34
Total expenditure in Canada		$ 236,965 93

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums
Gross policies in force at date of last statement	$ 39,643,534	$ 455,309 62
Taken during the year, new and renewed	31,718,256	374,697 19
Total	$ 71,361,790	$ 830,006 81
Deduct terminated	27,826,048	337,669 79
Gross in force at end of year	$ 43,535,742	$ 492,337 02
Deduct reinsured	1,146,472	14,326 04
Net in force at December 31, 1914	$ 42,389,270	$ 478,010 98

(*For General Business Statement, see Appendix.*)

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—A. H. C. Carson. | Secretary—A. T. Platt.

Vice-President and Manager—Frank D. Williams.

Principal Office—Toronto, Ontario.

(Incorporated in 1859 under the Act respecting Mutual Insurance Companies, being cap. 52 of the Consolidated Statutes of Upper Canada; amended in 1863 by 27 Vic., cap. 52. Incorporated in 1878 by Act of the Dominion of Canada, 41 Vic., cap. 40; amended in 1899 by 62-63 Vic., cap. 118; amended in 1901 by 1 Edward VII, cap. 103. Organized and commenced business in Canada, 1859.)

CAPITAL.

Amount of capital authorized	$ 500,000 00
Amount subscribed	100,000 00
Amount paid thereon in cash	17,500 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Value of real estate (less encumbrances) held by company	$ 109,227 08
Loans secured by way of mortgages on real estate, first liens	30,995 00
Loans secured by bonds, stocks or other marketable collateral	1,200 00

	Par value.	Amt. loaned.
98 shares Sovereign Fire Ins. Co. stock	$ 3,920	$ 1,200

Bonds and debentures owned by the company, viz.:—

On deposit with Receiver General.	Par value.	Book value.	Market value
Town of Springhill, N.S., 1933, 4 p.c.	$ 24,000 00	$ 19,440 00	$ 19,440 00
Ontario Loan & Debenture Co., 1919, 4 p.c.	8,000 00	8,000 00	8,000 00
Huron & Erie Loan & Savings Co., 1916, 4½ p.c.	8,000 00	8,000 00	8,000 00
Canada Permanent Mortgage Corp., 1916, 4 p.c.	7,500 00	7,500 00	7,500 00
City of Victoria, 1952, 4 p.c	6,000 00	4,980 00	4,980 00
Town of Dauphin, Manitoba, 1925, 5 p.c.	8,000 00	7,280 00	7,280 00
Total on deposit with Receiver General	$ 61,500 00	$ 55,200 00	$ 55,200 00
In possession of Company.			
City of Victoria, 1952, 4 p.c.	$ 4,000 00	$ 3,320 00	$ 3,320 00
Canada Permanent Mortgage Corp., 1915, 4 p.c.	12,500 00	12,500 00	12,500 00
Town of North Battleford, 1915 to 1917, 5 p.c.	2,997 01	2,877 13	2,937 07
Rural Municipality of Edward, 1915 to 1923, 5 p.c.	1,565 43	1,549 78	1,549 78
Rural Municipality of Edward, 1915 to 1928, 6 p.c.	1,831 70	1,904 96	1,904 97
Interurban Electric Co., Ltd., 1914, 5 p.c.	12,500 00	9,375 00	9,375 00
Mexican Northern Power Co., 1939, 5 p.c.	10,000 00	2,200 00	2,200 00
City Central Real Estate Co., 1940, 5 p.c.	10,000 00	8,700 00	8,700 00
Village of Stirling, 1916 to 1918, 5 p.c.	1,277 64	1,252 09	1,252 09
City of Nelson (Nelson St. Ry.) 1930, 5 p.c.	4,500 00	4,050 00	4,095 00
National Bridge Co. of Can. Ltd., 1951, 6 p.c.	5,000 00	4,650 00	4,650 00
Town of Glace Bay, 1923, 5 p.c.	1,000 00	950 00	950 00
Mississippi River Power Co., 1951, 5 p.c.	10,000 00	8,000 00	8,000 00
Rural Municipality of Milton, 1915-1932, 5 p.c.	4,500 00	4,185 00	4,185 00

The London Mutual—*Continued.*

ASSETS—*Concluded.*

Bonds and debs.—Con. *In possession of the Company*—Con.	Par value.	Book value.	Market value.
Alliance Estate and Development Co., Ltd., London, Eng., 1930, 5 p.c.	$ 21,656 66	$ 21,656 66	$ 21,656 66
Rural Mun. of Strassburg, 1915-1932, 6 p.c.	6,750 00	6,615 00	6,615 00
National Brick Co., of Laprairie, Man., Ltd., 1951, 6 p.c.	5,000 00	3,600 00	3,600 00
St. Maurice Valley Cotton Mills Co., Ltd., 1952, 6 p.c.	10,000 00	8,000 00	8,000 00
Wayagamack Pulp & Paper Co., Ltd., 1951, 6 p.c.	10,000 00	7,100 00	7,100 00
Ontario and Manitoba Flour Mills, Ltd., 1930, 6 p.c.	5,000 00	4,800 00	4,800 00
Rural Mun. of North Battleford, 1915-1933, 5½ p.c.	9,500 00	9,025 00	9,025 00
Lewis Building Co., 1952, 5 p.c.	12,000 00	10,200 00	10,200 00
Town of Kincardine, 1938, 5 p.c.	3,000 00	2,850 00	2,850 00
City Fort William, 1938, 4½ p.c.	10,000 00	9,000 00	8,900 00
City of Revelstoke, 1960, 5 p.c.	5,000 00	4,300 00	4,300 00
Village of Stirling, 1919 to 1927, 5 p.c.	5,173 24	5,173 24	5,173 24
City of Nanaimo, 1950, 5 p.c.	5,000 00	4,400 00	4,400 00
Town of Aurora, 1915 to 1921, 4½ p.c.	4,335 75	4,335 75	4,335 75
Town of Hawkesbury, 1920 to 1929, 6 p.c.	3,850 12	3,850 12	3,850 12
Town of Glace Bay, 1935, 4½ p.c.	1,000 00	930 57	930 57
City of Toronto, 1918, 4 p.c.	552 33	535 77	535 76
Province of New Brunswick, 1938, 3 p.c.	9,733 33	7,591 99	7,592 00
City of Nelson, 1928, 5 p.c.	10,000 00	9,100 00	9,100 00
Village of Thamesville, 1931 to 1940, 5 p.c.	5,023 11	5,023 11	5,023 11
Town of Dresden, 1915 to 1920, 4½ p.c.	4,340 59	4,206 13	4,206 13
Total in possession of company	$ 228,586 91	$ 197,807 30	$ 197,812 25
Total par, book and market values	$ 290,086 91	$ 253,007 30	$ 253,012 25

Carried out at book value		$ 253,007 30

Stocks owned by the company, viz.:—

	Par value.	Book value.	Market value.
300 shares International Assets, Limited	$ 7,500 00	$ 3,750 00	$ 3,750 00
8 shares Dominion Bridge Co., Ltd.	800 00	896 00	896 00
1,200 shares Canada Hail Ins. Co., 50 p.c. paid.	60,000 00	60,000 00	60,000 00
50 shares Wabasso Cotton Co.	5,000 00	1,350 00	1,350 00
Total par, book and market values	$ 73,300 00	$ 65,996 00	$ 65,996 00

Carried out at book value		65,996 00
Cash at head office		1,274 23
Cash in banks:—		
Union Bank of Canada, Toronto	$ 6,121 86	
Merchants Bank of Canada Toronto (Savings Account)	6,067 11	
Royal Bank of Canada, Toronto	2,297 72	
Total cash in banks		14,486 69
Agents' accounts, paid by sight and time drafts		53,729 05
Total ledger assets		$ 529,915 35

OTHER ASSETS.

Market value of bonds and debentures over book value	4 95
Interest due, $232.32; accrued, $4,976.95	5,209 27
Agents' balances and premiums uncollected, ($21,421.97 on business prior to Oct. 1, 1914)	26,239 60
Office furniture and plans	13,813 60
Reinsurance losses and return premiums due: licensed companies, $721.87; unlicensed companies, $48,861.59	49,583 46
Unassessed premium notes on hand on which policies are issued	263,875 14
Due from: Matthews, Wrightson and Co., $9,385.94; Can. Indus. Bond Corp. (rent) $328.16	9,714 10
Total assets	$ 898,355 42
Deduct unassessed premium notes which are admitted as contingent assets available if required for payment of losses, $263,875.14; unlicensed reinsurance losses, $48,861.59; agents' balances, $12,000	324,736 73
Balance, net assets	$ 573,618 74

THE LONDON MUTUAL—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses, unadjusted	$ 11,036 23
Reserve of unearned premiums, $435,012.73; carried out at 80 per cent. (Based upon the cash premiums and the portion of the premium notes assessed)	348,010 18
Due and accrued for salaries, rents, etc	6,495 35
Due reinsurance companies	7,287 17
Overdraft on Merchants Bank (current account)	37,886 80
Taxes due and accrued	7,484 34
Interest accruing on mortgage on building	923 43
Total liabilities in Canada	$ 419,123 50

(2) *Liabilities in other Countries.*

Reserve of unearned premiums, $3,492.63; carried out at 80 per cent	$ 2,794 10
Total liabilities in other countries	$ 2,794 10
Total liabilities in all countries (except capital stock)	$ 421,917 60
Excess of assets over liabilities	$ 151,701 14
Capital stock paid in cash	17,500 00
Surplus over liabilities and capital	$ 134,201 14

INCOME.

	In Canada.	In other countries.	
Gross cash received for premiums	$ 733,652 99	$ 7,265 33	
Deduct reinsurance, $46,647.29; return premiums, $161,829.84	207,996 43	480 70	
Net cash received for premiums	$ 525,656 56	$ 6,784 63	
Total net cash received for premiums			$ 532,441 19
Received for interest on investments and dividends			17,208 73
Rents (net)			350 01
Transfer fees			274 21
Profit on securities			2,858 80
Total income			$ 553,132 94

EXPENDITURE.

	In Canada.	In other countries.	
Amount paid for losses occurring in previous years	$ 21,351 33	$ 315 25	
Deduct savings, salvages and reinsurances	981 91	44 00	
Net amount paid for said losses	$ 20,369 42	$ 271 25	
Amount paid for losses occurring during the year	$ 399,939 41	$ 17,273 50	
Deduct savings, salvage and reinsurances	20,909 39	9,043 33	
Net amount paid for said losses	$ 379,030 02	$ 8,230 17	
Total net amount paid for losses in all countries			$ 407,900 86
Commission or brokerage			94,398 16
Paid for: Salaries of H. O. officials and managers' remuneration, $44,275.42; do. of special and general agents, $4,930.13; auditors' fees, $700; travelling expenses, $9,693.41			59,598 96
Taxes			9,825 94
Miscellaneous payments, viz.:—Advertising, $5,755.10; fire departments, patrol and salvage corps assessments, and sundries, $2,602.38; furniture and fixtures, $2,914.15; inspections and surveys, $7,906.44; legal fees, $1,895.14; office expenses, $3,097.14; postage, telegrams, telephones and express, $4,206.23; printing and stationery, $4,198.64; rents, $5,727.12; bank exchange and discount, $398.64; bonus to agents, $4,483.94; subscriptions to papers, Trade Reports, etc., $570.42; agents' bonds, $857.37			44,612 71
Total expenditure			$ 616,336 63

The London Mutual—*Concluded.*

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	$ 33,470 90
Amount of commission thereon	8,529 43
Amount of losses recovered from said companies	4,064 94
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $25,427.96; carried out at 80 per cent	20,342 36
Amount of losses due and recoverable from such companies	795 22
Amount of reinsurance premiums payable to such companies	7,278 54

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1913		$ 580,910 76
Amount of cash income as above		553,132 94
Total		$ 1,134,043 70
Amount of expenditure as above	$ 616,336 63	
Amount written off ledger assets not included in expenditure	25,678 52	
Total		642,015 15
Balance, net ledger assets at December 31, 1914 ($529,915.35 less $37,886.80 bank overdraft)		$ 492,028 55

RISKS AND PREMIUMS.

	In Canada.		In other Countries.		Totals in all Countries	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force at date of last statement	99,136,281	974,720 41	1,136,508	13,476 00	100,272,789	988,196 41
Taken during the year, new and renewed	72,959,675	666,179 61	698,786	7,317 76	73,658,461	673,497 37
Total	172,095,956	1,640,900 02	1,835,294	20,793 76	173,931,250	1,661,693 78
Deduct terminated	75,318,690	733,102 22	1,154,768	13,728 65	76,473,458	746,830 87
Gross in force at end of year	96,777,266	907,797 80	680,526	7,065 11	97,457,792	914,862 91
Deduct reinsured	8,845,186	63,118 39	9,350	79 85	8,854,536	63,198 24
Net in force at Dec. 31, 1914	87,932,080	844,679 41	671,176	6,985 26	88,603,256	851,664 67

*LUMBER INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—G. A. MITCHELL. Secretary—R. H. McKELVEY,

Chief Agent in Canada—E. D. HARDY.

Principal Office—New York. Head Office in Canada—Ottawa.

(Incorporated June 15, 1904 Dominion license issued October 8, 1906.

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 400,000 00

ASSETS IN CANADA.

Debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Prov. of Ontario, 1936, 3½ p.c	$ 87,000 00	$ 77,430 00	
Carried out at market value			$ 77,430 00
Agents' balances and premiums uncollected			12,659 10
Cash in Bank of Ottawa, Ottawa			2,038 84
Cash at head office			11 91
Interest accrued			1,523 00
Total assets in Canada			$ 93,662 85

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 1,640 31
Reserve of unearned premiums, $45,709.19; carried out at 80 per cent	36,567 35
Taxes due and accrued	378 20
Total liabilities in Canada	$ 38,585 86

INCOME IN CANADA.

Gross cash received for premiums	$ 131,856 06	
Deduct reinsurance, $6,196.60; and return premiums, $25,078.24	31,274 84	
Net cash received for premiums		$ 100,581 22
Interest on investments		3,045 00
Total income in Canada		$ 103,626 22

*This company ceased to transact new business on December 31, 1914. Its commercial business has been reinsured in the Western Assurance Co. and its other business is running off by expiry.

Lumber Insurance—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 6,369 12	
Amount paid for losses occurring during the year	$ 83,338 78	
Deduct reinsurances	7,788 93	
Net amount paid for said losses	$ 75,549 85	
Total net amount paid for losses		$ 81,918 97
Salaries, fees and all other charges of officials (paid by general agency)		25,860 18
Taxes		2,427 46
Loss adjustment expenses		529 31
Total expenditure in Canada		$ 110,735 92

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 5,993,005	$ 114,453 49
Taken during the year, new and renewed	7,511,560	134,715 56
Total	$ 13,504,565	$ 249,169 05
Deduct terminated	7,812,402	150,051 08
Gross in force at end of year	$ 5,692,163	$ 99,117 97
Deduct reinsured	530,726	7,082 90
Net in force at December 31, 1914	$ 5,161,437	$ 92,035 07

(*For General Business Statement, see Appendix.*)

*THE MARINE INSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—ROBERT BARING.

Principal Office—20 Old Broad Street, London, England.

Head Office in Canada—Halifax.

Chief Agent in Canada—W. J. G. THOMSON.

(Established July 30, 1836, and incorporated in January, 1881. Commenced business in Canada December 14, 1896).

CAPITAL.

Amount of joint stock capital authorized and subscribed	£1,000,000 00
Amount paid thereon in cash	600,000 00

ASSETS IN CANADA.

Bonds and debs., on deposit with Receiver General, viz.:—

	Par value.	Market value.	
British consolidated stock, 1923 or later, 2½ p.c.	$ 121,666 67	$ 87,600 00	
Canadian Northern Railway (guaranteed by Province of Manitoba), 1930, 4 p.c.	4,866 67	4,380 00	
Province of Ontario, 1941, 4 p.c.	27,000 00	25,650 00	
Total on deposit with Receiver General	$ 153,533 34	$ 117,630 00	
Carried out at market value			$ 117,630 00

LIABILITIES IN CANADA.

Reserve of unearned premiums: automobile $24,985.50; carried out at 80 per cent	$ 19,988 40
Taxes due and accrued (estimated)	2,500 00
Total liabilities in Canada	$ 22,488 40

INCOME IN CANADA.

Automobile Risks.		
Gross cash received for premiums	$ 63,331 27	
Deduct return premiums	13,360 28	
Net cash received for said premiums	$ 49,970 99	
Inland Transportation Risks.		
Gross cash received for premiums	$ 65,468 37	
Deduct return premiums	398 27	
Net cash received for said premiums	$ 65,070 10	
Total net cash received for premiums		$ 115,041 09
Total income in Canada		$ 115,041 09

*This company was licensed on Sept. 4, 1913, to transact the business of Fire Insurance in addition to the business of Automobile and Inland Transportation insurance for which it was already licensed but to December 31, 1914, the only fire insurance business transacted in Canada was in connection with automobile insurance.

The Marine Insurance Company—*Concluded.*

EXPENDITURE IN CANADA.

Automobile Risks.		
Amount paid for claims occurring during the year	$ 27,773 50	
Deduct salvages and reinsurances	659 55	
Net amount paid for automobile claims	$ 27,113 95	
Inland Transportation Risks.		
Amount paid for claims occurring during the year	$ 31,822 57	
Deduct salvages and reinsurances	283 20	
Net amount paid for inland transportation claims	$ 31,539 37	
Total net amount paid for losses		$ 58,653 32
Paid for commission or brokerage		22,809 39
Paid for taxes and fees		2,540 10
All other expenditure, viz.: Miscellaneous expenses for running agencies		790 61
Total expenditure in Canada		$ 84,793 42

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Inland Transportation Risks.		
Policies taken during the year	$159,910,221	$ 65,070 10
Deduct terminated	159,910,221	65,070 10
Automobile Risks.		
Gross policies in force at date of last statement	$ 2,018,737	$ 26,181 62
Taken during the year, new and renewed	3,299,260	49,970 99
Total	$ 5,317,997	$ 76,152 61
Deduct terminated	2,018,737	26,181 62
Gross and net in force at Dec. 31, 1914	$ 3,299,260	$ 49,970 99

(*For General Business Statement, see Appendix.*)

THE MERCANTILE FIRE INSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

President—W. A. Sims.
Head Office—Waterloo, Ont.
Business Office—Toronto.

Secretary—Alfred Wright.
Managing Director—A. E. Blogg.

(Incorporated by Ontario Act, 37 Vic., cap. 87, 1874; amended by 55 Vic., cap. 101 (Ontario), 1892. Commenced business in Canada November 1, 1875.)

CAPITAL.

Amount of joint stock capital authorized	$ 500,000
Amount subscribed	250,000
Amount paid thereon in cash	50,000

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Book value.	Market value.
Village of Markham, 1915 to 1919, 5 p.c.	$ 1,505 46	$ 1,505 46	$ 1,475 35
Village of Markham, 1915 to 1921, 5 p.c.	2,727 56	2,727 56	2,673 00
Canadian Northern Ry. 1st mtge. (g'teed. by Dominion of Canada), 1953,3 p.c.	73,000 00	66,751 12	54,020 00
Can. Nor. Ont. Ry. deb. stk (g'teed. by Dom. of Can.), 1961, 3½ p.c.	48,666 67	42,826 66	40,880 00
Can. Nor. Pac. Ry. 1st mtge. stk., (guaranteed by Prov. of British Columbia). 1950, 4 p.c.	9,733 33	9,635 95	8,662 66
City of Winnipeg stock, 1940, 4 p.c.	9,733 34	10,080 08	8,370 67
Canada bonds, 1914/1919, 3¾ p.c.	17,033 34	16,905 60	16,863 00
Province of Ontario stock, 1947, 4 p.c.	19,466 67	20,077 28	18,104 00
Prov. of Manitoba, 1950, 4 p.c.	24,333 33	22,386 67	21,899 99
District of South Vancouver, 1960, 5 p.c.	13,000 00	14,207 50	11,830 00
St. John and Quebec Ry. Co. deb. stock (g'teed by New Brunswick), 1962, 4 p.c.	24,333 33	23,116 68	21,656 66
Total on deposit with Receiver General	$ 243,533 03	$ 230,220 56	$ 206,435 33
Carried out at book value			$ 230,220 56

Other bonds, etc., owned by the company, viz.:—

	Par value.	Book value.	Market value.
*London and Northwestern Railway 4 p.c. preference stock	$ 10,458 48	$ 12,067 97	$ 10,249 31
*Caledonian Railway 3 p.c. pref. Con. Ord. stock	63,996 71	47,254 56	34,558 22
London, Chatham and Dover deb. stock, 4½ p.c.	24,333 33	27,865 00	26,036 64
District of South Vancouver, 1960, 5 p.c.	12,000 00	11,281 51	10,920 00
Quebec Central Ry. Co. stock, 4 p.c.	48,666 67	53,046 61	48,666 67
City of Calgary, 1940, 4½ p.c.	24,333 33	22,508 32	22,143 32
Toronto Power Co. deb. stock, (g'teed. by Tor. Ry. Co.), 1941, 4½ p.c.	13,359 03	12,624 24	12,423 89
Total par, book and market values	$ 197,147 55	$ 186,648 21	$ 164,998 05
Carried out at book value			186,648 21
Cash on hand at head office			535 12
Cash for investment			43,915 66

*Held by the chairman and deputy chairman of the London and Lancashire Fire Insurance Company, Limited, in Liverpool, in trust for the Mercantile Fire Insurance Company.

The Mercantile Fire—*Continued.*

ASSETS—*Concluded.*

Cash in banks, viz.:—		
Dominion Bank, Toronto	$ 22,440 54	
Union Bank, Winnipeg	5,743 39	
Royal Bank, Vancouver	294 95	
Royal Bank, Montreal	2,746 71	
Total cash in banks		$ 31,225 59
Cash in Canada Permanent Mortgage Corporation		10,000 00
Total ledger assets		$ 502,545 14
Deduct excess of book value of bonds and debentures under market value		45,435 39
		$ 457,109 75

OTHER ASSETS.

Interest accrued	574 37
Agents' balances ($4,611.03 on business prior to Oct. 1, 1914)	33,784 67
Amount due for reinsurance losses	1,082 99
Total assets	$ 492,551 78

LIABILITIES.

Net amount of losses, unadjusted	$ 34,510 86
Reserve of unearned premiums, $184,835.64; carried out at 80 per cent	147,868 51
Taxes due and accrued (estimated)	2,520 00
Total liabilities (excluding capital stock)	$ 184,899 37
Excess of assets over liabilities	$ 307,652 41
Capital stock paid in cash	50,000 00
Surplus over liabilities and capital	$ 257,652 41

INCOME.

Gross cash received for premiums	$ 299,209 41	
Deduct reinsurance, $12,318.90; return premiums, $42,039.23	54,358 13	
Net cash received for premiums		$ 244,851 28
Received for interest on investments		18,785 34
Transfer fees, etc		46 50
Total income		$ 263,683 12

EXPENDITURE.

Amount paid for losses occurring in previous years	$ 9,081 70	
Amount paid for losses occurring during the year	$ 164,865 66	
Deduct reinsurances	2,344 85	
Net amount paid for said losses	$ 162,520 81	
Total net amount paid for losses		$ 171,602 51
Commission or brokerage		51,904 99
Salaries, home office officials		14,894 84
Taxes		3,980 46
Dividends		5,000 00
Miscellaneous payments, viz.: Postage, telegrams, telephones, and express, $1,236.97; stationery and printing, $1,629.31; advertising, $1,095.93; inspections and surveys, $1,224.57; maps and plans, $1,016.11; sundries, $227.03; fire underwriters, $2,603.97; rents, $1,581.21; office furniture and fixtures, $124.30; legal expenses, $74.67; office expenses, $1,101.74		11,915 81
Total expenditure		$ 259,298 61

The Mercantile Fire—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1913	$ 498,160 63
Income as above	263,683 12
Total	$ 761,843 75
Expenditure as above	259,298 61
Balance, net ledger assets, December 31, 1914	$ 502,545 14

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	16,179	$ 29,367,971	$ 355,935 39
Taken during the year, new and renewed	10,028	25,390,361	300,096 92
Total	26,207	$ 54,758,332	$ 656,032 31
Deduct terminated	9,086	23,009,365	286,230 77
Gross in force at end of year	17,121	$ 31,748,967	$ 369,801 54
Deduct reinsured		1,180,065	7,856 72
Net in force at December 31, 1914	17,121	$ 30,568,902	$ 361,944 82

THE MONTREAL-CANADA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—E. E. A. Du Vernet, K.C. | Manager and Secretary—
Vice-President—A. CHAMPAGNE. | J. W. RUTHERFORD.

Principal Office—59 St. James St., Montreal.

(Incorporated in 1859 under the name of "The Mutual Fire Insurance Company of the City of Montreal" under the authority of "An Act to amend the Act authorizing the establishment of mutual fire insurance companies in Lower Canada," being chapter 59 of the statutes of the Province of Canada of 1859; corporate existence continued with the addition of certain powers by chapter 62 of the statutes of 1881. Incorporated in 1903 by an Act of the Parliament of the Dominion of Canada, 3 Edward VII, cap. 158 and name changed to "The Montreal-Canada Fire Insurance Company." Previous to February 16, 1904, the date of issue of its Dominion license, the company's business was confined to the province of Quebec.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	152,665 00
Amount paid thereon in cash	112,905 00

For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures owned by the company, viz.:—

	Par Value.	Book Value.	Market Value.	
Town of Ste. Thérèse de Blainville, Que., 1915 to 1927, 4 p.c.	$ 11,886 44	$ 11,886 44	$ 10,697 80	
Town of Berthier, 1929, 5 p.c.	2,000 00	2,000 00	1,860 00	
*City of St. Henri, 1938, 4 p.c.	10,000 00	10,000 00	9,000 00	
*Town of Cote St. Paul, 1937, 4 p.c.	50,000 00	50,000 00	44,500 00	
Town of Ste. Elizabeth, 1940, 4 p.c.	6,000 00	6,000 00	4,680 00	
Town of Levis, 1936 to 1951, 4 p.c.	35,300 00	35,300 00	27,534 00	
Montreal Light, Heat and Power Co., 1932, 4½ p.c.	5,000 00	5,000 00	4,900 00	
Melville Township, 1952, 5 p.c.	10,000 00	8,495 40	8,400 00	
Total par, book, and market values	$ 130,186 44	$ 128,681 84	111,571 80	
Carried out at book value				$ 128,681 84

Stocks owned by the company, viz.:—	Par value	Book value.	Market value.	
600 shares International Assets Limited	$ 15,000 00	$ 15,000 00	$ 7,500 00	
20 shares Union Trust Company	2,000 00	3,500 00	3,500 00	
Total par, book and market values	$ 17,000 00	$ 18,500 00	$ 11,000 00	
Carried out at book value				18,500 00
Cash at head office				7,935 82

*On deposit with Receiver General.

THE MONTREAL-CANADA—*Continued.*

ASSETS—*Concluded.*

Cash in banks, viz.:—		
Union Bank of Canada, Toronto (including $3,637.48 drafts on agents)	$ 11,888 16	
Royal Bank of Canada, Toronto	473 98	
Royal Bank of Canada, Montreal	4,947 40	
Total cash in banks		$ 17,309 54
Total ledger assets		$ 172,427 20
Deduct market value of bonds, debentures and stocks under book value		24,610 04
		$ 147,817 16

OTHER ASSETS.

Interest accrued	1,019 16
Agents' balances and premiums uncollected (of which $23,999.86 was on business written prior to Oct. 1, 1914)	52,448 86
Office furniture and fixtures, $3,668.96; Goad's plans, $6,987.01	10,655 97
Due for reinsurance losses	6,352 75
Reinsurance premiums due	2,407 80
Gross assets	$ 220,701 70
Deduct assets not admitted	15,000 00
Balance net assets	$ 205,701 70

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses, unadjusted	$ 20,659 32
Reserve of unearned premiums, $135,902.27; carried out at 80 per cent	108,721 82
Amount due other companies	2,599 58
Taxes due and accrued	1,200 00
Total liabilities in Canada	$ 133,180 72

(2) *Liabilities in Other Countries.*

Net amount of losses, unadjusted	$ 50 00
Reserve of unearned premiums, $5,717.97; carried out at 80 per cent	4,574 38
Total liabilities in other countries	$ 4,624 38
Total liabilities in all countries, except capital stock	$ 137,805 10
Excess of assets over liabilities	$ 67,896 60
Capital stock paid in cash	112,905 00

INCOME.

	In Canada.	In Other Countries.	
Gross cash received for premiums	$ 191,738 25	$ 5,922 45	
Deduct reinsurance, $1,086.02; return premiums, $60,396.34	60,473 43	1,008 93	
Net cash received for said premiums	$ 131,264 82	$ 4,913 52	
Total net cash received for premiums in all countries			$ 136,178 34
Received for interest on investments			5,557 36
Total			$ 141,735 70
Received for calls on capital			37,635 00
Total income			$ 179,370 70

The Montreal-Canada—*Continued.*

EXPENDITURE.

	In Canada.	In other countries.	
Amount paid for losses occurring in previous years	$ 37,734 44	$ 24 31	
Deduct reinsurances	10,947 45	6 08	
Net amount paid for said losses	$ 26,786 99	$ 18 23	
Amount paid for losses occurring during the year	$ 87,655 62	$ 210 60	
Deduct reinsurances	18,732 69	84 90	
Net amount paid for said losses	$ 68,922 93	$ 125 70	
Total net amount paid for losses	$ 95,709 92	$ 143 93	

Total net amount paid for losses in all countries	$ 95,853 85
Commission or brokerage	36,959 33
Salaries: Home office officials, $13,482.07; do., general and special agents, $52.35; directors' fees, $760; auditors' fees, $350; travelling expenses, $392.92	15,037 34
Taxes, $3,642.89; government fees and licenses, $871	4,513 89
All other expenditure, viz.: General expenses, $1,982.44; rent, $1,676.30; postage, express, telegrams and telephones, $729.01; advertising, $299.75; printing and stationery, $1,121.15; legal expenses, $367.29; inspections and surveys, $3,802.44; maps and plans, $153.75; lighting, $61; exchange, $183.17	10,376 30
Total expenditure	$ 162,740 71

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, Dec. 31, 1913	$ 155,797 21
Income as above	179,370 70
Total	$ 335,167 91
Expenditure as above	162,740 71
Balance, net ledger assets, Dec. 31, 1914	$ 172,427 20

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies (rebates greater than premiums)	$ −1,338 40
Amount of commission thereon	−158 62
Amount of losses recovered from said companies	20,443 58
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $292.75; carried out at 80 per cent	234 20
Amount of cash or other securities held as security for recovery of losses, etc	295 54

THE MONTREAL-CANADA—*Concluded.*

RISKS AND PREMIUMS.

	In Canada.			In Other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at Dec. 31, 1913	35,922	26,362,644	343,760 66	153	163,740	1,926 08	36,075	26,526,384	345,686 74
Taken during the year, new	6,544	8,558,042	116,336 18	567	721,645	11,168 83	7,111	9,279,687	127,505 01
Taken during the year, renewed	4,654	5,978,081	83,085 18	98	101,050	1,289 38	4,752	6,079,131	84,374 56
Total	47,120	40,898,767	543,182 02	818	986,435	14,384 29	47,938	41,885,202	557,566 31
Deduct terminated	30,208	18,571,088	256,148 33	295	303,715	3,087 74	30,503	18,874,803	259,236 07
Gross in force at end of year	16,912	22,327,679	287,033 69	523	682,720	11,296 55	17,435	23,010,399	298,330 24
Deduct reinsured	.....	411,166	4,448 61	.....	2,316	39 46	.....	413,482	4,488 07
Net in force at Dec. 31, 1914	16,912	21,916,513	282,585 08	523	680,404	11,257 09	17,435	22,596,917	293,842 17

THE MOUNT ROYAL ASSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

President—Hon. H. B. Rainville.
Vice-President—
Hon. Senator J. M. Wilson.

Secretary and Manager—
J. E. Clements.
Principal Office—Montreal.

(Incorporated by an Act of the Legislative Assembly of Quebec, 1902, 2 Edward VII, chap. 67, amended by chap. 90 of the statutes of Quebec, 1911. Incorporated by an Act of the Parliament of Canada, 9–10 Edward VII, chap. 32. Dominion license issued October 25, 1912.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed and paid in cash	250,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount of loans secured by bonds, stocks or other marketable collaterals, viz.: $ 21,125 00

		Par value.	Market value.	Amount loaned.
40 shares	Montreal Light, Heat and Power Co.	$ 4,000 00	$ 8,520 00	
50 "	Dominion Canners	5,000 00	1,550 00	
375 "	Montreal Tramway and Power Co...	37,500 00	15,000 00	
5 "	British Columbia Packers, common	500 00	590 00	
36 "	Canada Steamship, preferred	3,600 00	2,124 00	$ 21,125 00
8 "	C.P.R.	800 00	1,256 00	
15 "	Dominion Iron and Steel Corp.	1,500 00	300 00	
100 "	Wayagamack Pulp and Paper Co...	1,000 00	2,600 00	
	Totals	$ 53,900 00	$ 31,940 00	$ 21,125 00

Bonds and debentures owned by the company, viz.:—

	Par value.	Book value.	Market value.
Dominion Textile Co., "C" 1925, 6 p.c.	$ 5,000 00	$ 4,606 25	$ 5,000 00
Quebec Railway L. H. and P. Co., Ltd., 1939, 5 p.c.	48,000 00	40,800 00	23,040 00
St. Maurice Valley Cotton Mills, Ltd., 1952, 6 p.c.	25,000 00	22,750 00	20,000 00
*Village of Delorimier, 1948, 4 p.c.	10,000 00	9,621 94	8,600 00
*Village Boulevard St. Paul, 1937, 5 p.c.	5,000 00	5,312 50	5,200 00
*Village of Emard, 1939, 5 p.c.	2,000 00	2,128 40	2,060 00
*School Commn'rs. St. Edward, 1949, 5½ p.c.	8,000 00	9,649 28	7,360 00
*St. Pierre aux Liens, 1951, 5 p.c.	19,000 00	19,847 08	16,150 00
*Sault au Recollet, 1951, 5p.c	15,000 00	15,288 76	13,800 00
†Town of Lasalle, 1952, 4½ p.c.	40,000 00	32,256 00	29,600 00
Cedars Rapids Mfg. Co., 1953, 5 p.c.	15,000 00	13,500 00	12,600 00
Total par, book and market values...	$ 192,000 00	$ 175,760 21	$ 143,410 00

Carried out at book value 175,760 21

*On deposit with Receiver General.
†$10,000 of which is on deposit with Receiver General.

The Mount Royal—*Continued.*

ASSETS—*Concluded.*

Stocks owned by the company, viz.:—

		Par value.	Book value.	Market value.
332 shares	Société d'Administration Générale	$ 4,150 00	$ 4,150 00	$ 5,519 50
100 "	Atcheson, Topeka and Santa Fé Ry	10,000 00	11,387 50	9,200 00
100 "	(Pref'd.) B.C. Packers "A"	10,000 00	7,546 88	12,400 00
160 "	Bank of Hochelaga	16,000 00	23,352 50	24,000 00
300 "	(Pref'd.) Dom. Iron and Steel	30,000 00	31,787 50	24,900 00
300 "	(Pref'd.) Dom. Textile	30,000 00	29,849 99	30,900 00
175 "	(Com.) Dom. Textile	17,500 00	13,087 50	12,775 00
200 "	Detroit United Rys	20,000 00	11,825 00	14,000 00
100 "	(Pref'd.) Duluth Superior Ry	10,000 00	6,125 00	5,900 00
200 "	Lake of the Woods Milling Co.(Com)	20,000 00	27,000 00	25,800 00
770 "	Montreal L. H. and P. Co	77,000 00	129,034 37	164,010 00
200 "	Railway Steel Springs Co	20,000 00	11,950 00	5,000 00
100 "	Southern Pacific Ry	10,000 00	12,375 00	8,900 00
150 "	Toronto St. Ry	15,000 00	17,416 42	18,300 00
300 "	Union Pacific Ry	30,000 00	52,800 00	47,100 00
100 "	(Pref'd.) U. S. Steel Corp	10,000 00	12,000 00	10,500 00
125 "	Wabasso Cotton Co. (Bonus Stock)	12,500 00	.....	3,375 00
100 "	Canada Cement (Common)	10,000 00	2,725 00	2,900 00
100 "	Canada Cement (preferred)	10,000 00	8,825 00	9,100 00
200 "	British Canadian Canners, Ltd	20,000 00	6,700 00	6,200 00
50 "	Cedars Rapids Mfg. (Common)	5,000 00	797 00	797 00
300 "	Montreal Tramway and Power	30,000 00	12,218 75	12,218 75
100 "	C.P.R. Railway	10,000 00	16,075 00	16,075 00
400 "	B. Columbia Fishing & Packing Co.	40,000 00	3,965 63	23,600 00
	Total par, book and market values	$ 467,150 00	$ 452,994 04	$ 493,470 25

Carried out at book value		$ 452,994 04
Cash at head office		1,493 65
Cash in banks, viz.:—		
Bank of Hochelaga, Montreal	$ 101,745 25	
Provincial Bank of Can., Montreal	11,028 24	
Total cash in banks		112,773 49
Company's interest in securities deposited by Treaty Co		11,479 79
Sundry accounts owing		3,698 22
Total ledger assets		$ 779,324 40

OTHER ASSETS.

Market value of bonds, debs. and stocks over book value	8,126 00
Interest due, $1,200; accrued, $3,403.24	4,603 24
Agents' balances and premiums uncollected ($4,850. was on business prior to Oct. 1,1914)	53,614 97
Office furniture and fixtures, $4,500; plans, $3,000	7,500 00
All other property belonging to the company (Plate Glass)	2,121 62
Total assets	$ 855,290 23

LIABILITIES.

Net amount of fire losses, unadjusted	$ 9,251 00
Reserve of unearned premiums: fire, $273,795.42; plate glass, $3,516.71. Total, $277,312.13 carried out at 80 per cent	221,849 71
Auditors' fees	350 00
Taxes due and accrued	3,394 82
Reinsurance premiums, due	14,185 94
Deposits from reinsurance companies	90,636 60
Dividends declared, but not yet due	10,000 00
Total liabilities in Canada	$ 349,668 07
Excess of assets over liabilities (excluding capital stock)	$ 505,622 16
Capital stock paid in cash	250,000 00
Excess over all liabilities and capital	$ 255,622 16

The Mount Royal—*Continued.*

INCOME.

Fire Risks.	In Canada.	In Other Countries.	
Gross cash received for premiums	$ 589,192 13	$ 2,014 21	
Deduct reinsurance, $138,395.18; return premiums, $71,267.77	207,348 11	2,314 84	
Net cash received for said premiums	$ 381,844 02	$– 300 63	
Plate Glass Risks.			
Gross cash received for premiums	$ 7,225 56		
Deduct reinsurance, $35.48; return premiums, $1,432.33	1,467 81		
Net cash received for said premiums	$ 5,757 75		
Total net cash received for premiums			$ 387,301 14
Received for interest on investments and dividends on stocks			32,582 89
Total income			$ 419,884 03

EXPENDITURE.

Fire Risks.	In Canada.	In Other countries.	
Amount paid for losses occurring in previous years	$ 12,122 39	.....	
Deduct reinsurances	9,308 90	.....	
Net amount paid for said losses	$ 2,813 49	.....	
Amount paid for losses occurring during the year	$ 212,549 99	$ 813 46	
Deduct savings, salvage and reinsurances	63,316 68	.....	
Net amount paid for said losses	$ 149,233 31	$ 813 46	
Total net amount paid for fire losses	$ 152,046 80	$ 813 46	
Plate Glass Risks.			
Amount paid for losses occurring during the year	$ 3,206 06		
Deduct savings and salvage	189 83		
Net amount paid for plate glass losses	$ 3,016 23		
Total net amount paid for all losses in all countries			$ 155,876 49
Dividends to shareholders, at 8 per cent and bonus 2 per cent			25,000 00
Commission or brokerage			55,362 72
Salaries of head office officials, $31,246.59; directors' fees, $3,050; auditors' fees, $350; travelling expenses, $3,440.89			38,087 39
Taxes			6,789 63
Miscellaneous payments, viz.: Advertising, $1,955.23; furniture and fixtures, $4,353.58; legal fees, $140.16; maps and plans, $2,082.74; postage, telegrams, telephones, and express, $1,847.16; printing and stationery, $2,737.28; rents, $4,584.63; agents' charges, $693.22; office expenses, $3,412.89; lighting, $98.88; improvements, $179.98; contribution Patriotic Fund, $1,000			23,085 75
Total expenditure			$ 304,201 98

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1913	$ 573,005 75
Income as above	419,884 03
Total	$ 992,889 78
Expenditure as above	304,201 98
Balance net ledger assets, December 31, 1914; ($779,324.40; less $90,636 60, deposits from reinsuring companies)	$ 688,687 80

The Mount Royal—*Concluded.*

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	$ 137,039 09
Amount of commission thereon	49,061 51
Amount of losses recovered from said companies	70,813 93
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $106,891.99; carried out at 80 per cent	85,513 59
Amount of losses due and recoverable from such companies	2,542 00
Amount of reinsurance premiums payable to such companies	13,357 28
Amount of cash or other securities held as security for recovery of losses, etc	90,636 60

RISKS AND PREMIUMS.

	In Canada.		In Other Countries.		Totals in all Countries	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
Fire Risks.	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force at date of last statement	43,152,329	525,164 04		3,513 06	43,152,329	528,677 10
Taken during the year, new	34,509,492	419,727 86		2,115 52	34,509,492	421,843 38
" " renewed	12,631,892	173,425 02			12,631,892	173,425 02
Total	90,293,715	1,118,316 92		5,628 58	90,293,713	1,123,945 50
Deduct terminated	32,548,722	410,294 42		5,628 58	32,548,720	415,923 00
Gross in force at end of year	57,744,993	708,022 50			57,744,993	708,022 50
Deduct reinsured	15,820,370	202,633 74			15,820,370	202,633 74
Net in force at Dec. 31, 1914	41,924,623	505,388 76			41,924,623	505,388 76
Plate Glass Risks.						
Gross policies in force at date of last statement		8,507 43				
Taken during the year		7,668 72				
Total		16,176 15				
Deduct terminated		7,299 46				
Gross and net in force at Dec. 31, 1914		8,876 69				

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY OF PITTSBURGH., PA.

Statement for the Year ending December 31, 1914

President—S. McKnight. | Secretary—H. M. Schmitt.
Chief Agent in Canada—R. F. Massie.
Principal Office—Pittsburgh, Pa. | Head Office in Canada—Toronto.

(Incorporated December 28, 1910. Dominion license issued May 23, 1914.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.	
City of Belleville, P.S., 1943, 5 p.c.	$ 10,000 00	$ 9,626 40	
City of Calgary, 1925, 4½ p.c.	10,000 00	9,359 00	
City of Edmonton, 1924, 4½ p.c.	10,000 00	9,190 70	
City of Fort William, 1928, 5 p.c.	10,000 00	9,617 00	
City of Fort William, 1936, 4½ p.c.	10,000 00	9,000 00	
City of Hamilton, 1934, 4½ p.c.	10,000 00	9,838 00	
City of Medicine Hat, 1943, 5 p.c.	10,000 00	9,274 00	
Municipality of Delta, B.C, 1960, 5 p.c.	10,000 00	9,100 00	
Portage la Prairie, 1945, 5 p.c.	5,000 00	4,700 00	
City of Saskatoon, 1943, 5 p.c.	10,000 00	9,275 00	
City of Saskatoon, P. S., 1953, 5 p.c.	10,000 00	9,195 00	
City of Boniface, 1943, 5 p.c.	10,000 00	9,417 00	
City of Toronto, 1919, 3½ p.c.	24,333 33	22,873 33	
City of Vancouver, 1923, 4½ p.c.	20,000 00	18,900 00	
City of Victoria, 1924, 4½ p.c.	5,000 00	4,808 83	
City of Victoria, 1936, 4 p.c.	10,220 00	8,891 40	
City of Woodstock, 1920, 4 p.c.	11,000 00	10,450 00	
Total on deposit with Receiver General	$ 185,553 33	$ 173,515 66	
Carried out at market value			$ 173,515 66
Cash on hand at head office			46 04
Cash in Bank of Toronto, Toronto			14,219 28
Interest accrued			4,335 55
Agents' balances and premiums uncollected ($274.74 on business prior to Oct. 1, 1914)			20,261 25
Total assets in Canada			$ 212,377 78

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid	$ 3,325 35	
Net amount of losses, unadjusted	7,266 20	
Total net amount of unsettled losses		$ 10,591 55
Reserve of unearned premiums, $117,409.98; carried out at 80 per cent thereof		93,928 00
Taxes due and accrued		
Total liabilities in Canada		$ 104,519 55

INCOME IN CANADA.

Gross cash received for premiums	$ 165,968 02	
Deduct reinsurance, $1,459.77; return premiums, $8,833.52	10,293 29	
Total net cash received for premiums		$ 155,674 73
Interest on investments		4,162 50
Total income in Canada		$ 159,837 23

NATIONAL-BEN FRANKLIN—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring during the year	$ 24,922 41	
Deduct reinsurances	545 45	
Net amount paid for losses		$ 24,376 96
Commission or brokerage		55,151 88
Salaries of officials, $3,501.70; do. agents, $172.79; travelling expenses, $161.19		3,835 68
Taxes		
All other expenditure, viz.: Advertising, $6; maps and plans, $18.98; postage, telegrams, telephones and express, $664.10; printing and stationery, $873.06; rents, $94.43; customs, $124.20; adjusting expenses, $386.98; department fees, $420.50		2,588 25
Total expenditure in Canada		$ 85,952 77

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Policies taken during the year, new and renewed	$ 26,768,010	$ 317,026 43
Deduct terminated	5,898,684	77,343 87
Gross in force at end of year	$ 20,869,326	$ 239,682 56
Deduct reinsured	108,029	1,379 32
Net in force at December 31, 1914	$ 20,761,297	$ 238,303 24

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

LEDGER ASSETS.

Book value of real estate	$ 133,657 60
Mortgage loans on real estate, first liens	2,297,021 45
Loans secured by pledge of bonds, stocks or other collateral	81,500 00
Book value of stocks and bonds	327,319 67
Cash on hand, in trust companies and in banks	215,325 13
Agents' balances and bills receivable	258,490 24
Other ledger assets	200 00
Total ledger assets	$ 3,313,514 09

NON-LEDGER ASSETS.

Interest due and accrued	$ 45,776 85
Rents due	95 00
Market value of real estate, bonds and stocks over book value	20,052 25
Gross assets	$ 3,379,438 19
Deduct assets not admitted	4,777 85
Total admitted assets	$ 3,374,660 34

LIABILITIES.

Net amount of unpaid losses and claims	$ 204,578 47
Total unearned premiums	1,761,473 30
Federal, State and other taxes due or accrued (estimated)	22,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued	119 33
Contingent commissions due or accrued	600 00
Dividends declared but unpaid	335 00
Total liabilities, not including capital stock	$ 1,989,106 10
Capital stock paid in cash	1,000,000 00
Surplus over all liabilities, including capital stock	385,554 24
Total liabilities	$ 3,374,660 34

INCOME.

Net cash received for premiums	$ 1,643,657 30
Interest and dividends	158,748 11
Rents	10,502 50
Agents' balances previously charged off	186 49
Gross profit on sale or maturity of ledger assets	429 56
Total income	$ 1,813,523 96

National-Ben Franklin—*Concluded.*

DISBURSEMENTS.

Net amount paid for losses	$ 924,738 39
Expenses of adjustment and settlement of losses	21,348 93
Interest and dividends to stockholders	120,000 00
Commissions or brokerage	472,344 71
Salaries, $21,102.29; and expenses, $21,707 44; of special and general agents	42,809 73
Salaries, fees and all other charges of officers, directors, trustees and home office employees	70,903 73
Allowances to local agencies for miscellaneous agency expenses	36,230 71
Rents	6,000 00
Underwriters' boards and tariff associations	11,308 86
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	16,420 13
Inspections and surveys	5,807 24
Taxes on real estate	2,470 48
State taxes on premiums, Insurance department licenses and fees	30,727 94
All other licenses, fees and taxes	11,636 15
Agents' balances charged off	2,306 69
Gross loss on sale or maturity of ledger assets	1,364 54
All other disbursements	20,063 25
Total disbursements	$ 1,796,475 48

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year	$252,552,307 00
Premiums thereon	2,553,025 37
Amount of policies terminated during the year	219,656,202 00
Premiums thereon	2,204,909 83
Net amount in force at December 31, 1914	361,624,681 00
Premiums thereon	3,491,552 89

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—H. A. SMITH. | Secretary—GEO. H. TRYON.
Chief Agents in Canada—SMITH, MACKENZIE and HALL.
Principal Office—Hartford, Conn. Head Office in Canada—Toronto.

(Incorporated May, 1869. Dominion license issued August 3, 1908.)

CAPITAL.

Amount of joint stock capital authorized	$ 5,000,000 00
Amount subscribed and paid in cash	2,000,000 00

ASSETS IN CANADA.

Bonds and debs., on deposit with the Receiver General, viz.:—

	Par value.	Market value.	
City of Fort William, 1932, 5 p.c.	$ 25,000 00	$ 24,000 00	
City of Fort William L.I., 1933, 5 p.c.	100,000 00	96,000 00	
City of Fort William, 1942, 5 p.c.	25,000 00	24,000 00	
City of Hamilton, 1927, 4 p.c.	50,000 00	46,000 00	
Town of Maisonneuve, 1946, 4½ p.c.	25,000 00	22,750 00	
Town of Maisonneuve School, 1950, 4½ p.c.	50,000 00	45,000 00	
Huron and Erie Loan and Sav. Co., 1915, 4½ p.c.	25,000 00	25,000 00	
Huron and Erie Loan and Sav. Co., 1916, 4½ p.c.	50,000 00	50,000 00	
City of Toronto, 1932, 4 p.c.	30,000 00	27,000 00	
City of St. Hyacinthe, 1953, 5 p.c.	50,000 00	47,000 00	
City of Moosejaw, 1933, 5 p.c.	50,000 00	48,000 00	
City of London, 1944, 5 p.c.	100,000 00	101,950 00	
City of Victoria, 1923, 4 p.c.	25,000 00	23,000 00	
Total on deposit with Receiver General	$ 605,000 00	$ 579,700 00	
Carried out at market value			$ 579,700 00
Interest accrued			9,562 11
Agents' balances and premiums uncollected (fire)			91,743 53
Total assets in Canada			$ 681,005 64

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid	$ 14,398 97	
" " unadjusted	84,226 09	
Total net amount of unsettled fire losses		$ 98,625 06
Reserve of unearned premiums: fire, $400,841.10; tornado, $1,604.01; total, $402,445.11; carried out at 80 per cent.		321,956 09
Taxes due and accrued: fire, $7,113.18; tornado, $2		7,115 18
Total liabilities in Canada		$ 427,696 33

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums	$ 811,501 01
Deduct reinsurance, $20,878.83; return premiums, $153,236	174,114 83
Net cash received for said premiums	$ 637,386 18

NATIONAL FIRE—*Continued.*

INCOME IN CANADA—*Concluded.*

Tornado Risks.		
Gross cash received for premiums	$ 600 15	
Deduct return premiums	35 75	
Net cash received for said premiums	$ 564 40	
Total net cash received for all premiums		$ 637,950 58
Received for interest on investments		25,762 50
Total income in Canada		$ 663,713 08

EXPENDITURE IN CANADA.

Fire Risks.		
Net amount paid for losses occurring in previous years	$ 42,065 17	
Amount paid for losses occurring during the year	$ 296,495 25	
Deduct reinsurances	4,499 93	
Net amount paid for said losses	$ 291,995 32	
Total net amount paid for fire losses		$ 334,060 49
Total net amount paid for tornado losses occurring during the year		10 55
Paid or allowed for commission or brokerage: fire, $111,126.40; other, $37.21		111,163 61
Paid for salaries: fire, $39,355.59; other, $2.22; travelling expenses, general and special agents, $2,717.43		42,075 24
Paid for (fire) taxes, licenses and fees, $9,139.46; (tornado) taxes, $11.83		9,151 29
All other expenditure, (fire) viz.: Stationery and printing, $1,487.36; advertising, $296.41; postage, telegrams, telephones and express, $1,733.30; maps and plans, $103.23; boards, $3,416.31; adjustment expenses, $6,373.82; rent, $200; legal expenses, $125; duty, $34.43; inspections and surveys, $562.37; mercantile reports, $22.67		14,354 90
Total expenditure in Canada		$ 510,816 08

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.	
Fire Risks.			
Gross policies in force at date of last statement	$ 64,123,201	$ 707,081 52	
Policies taken during the year, new and renewed	85,679,369	825,976 37	
Total	$149,802,570	$1,533,057 89	
Deduct terminated	70,763,461	701,908 16	
Gross in force at end of year	$ 79,039,109	$ 831,149 73	
Deduct reinsured	4,094,626	50,725 01	
Net in force at December 31, 1914	$ 74,944,483	$ 780,424 72	
Tornado Risks.			
Gross policies in force at date of last statement	$ 760,314	$ 4,582 69	
Taken during the year, new and renewed	87,400	235 90	
Total	$ 847,714	$ 4,818 59	
Deduct terminated	27,150	101 25	
Gross and net in force at December 31, 1914	$ 820,564	$ 4,717 34	

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

INCOME.

Net cash received for premiums	$ 8,643,550 93
Interest and dividends	606,717 93
Rents	33,236 52
Agents' balances previously charged off	777 44
Gross profit on sale or maturity of bonds and stocks	9,143 83
Increase in liabilities on account of reinsurance treaties	8,886 53
Borrowed money	788,057 92
Total income	$10,090,371 10

National Fire—*Concluded.*

DISBURSEMENTS.

Net amount paid for losses	$ 4,802,303 34
Expenses of adjustment and settlement of losses	56,577 32
Interest or dividends to stockholders	400,000 00
Commissions or brokerage	1,549,028 66
Salaries, $711,499.54; and expenses, $216,407.66; of special and general agents	927,907 20
Salaries, fees and all other charges of officers, directors, trustees and home office employees	227,567 68
Allowances to local agencies for miscellaneous agency expenses	1,731 49
Rents	51,525 16
Underwriters' boards and tariff associations	114,480 03
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	56,086 38
Inspections and surveys	15,560 08
Taxes on real estate	9,131 93
State taxes on premiums, Insurance department licenses and fees	208,372 54
All other licenses, fees and taxes	101,828 87
Agents' balances charged off	1,590 05
Gross loss on sale or maturity of real estate and bonds	14,698 98
All other disbursements	1,037,006 70
Total disbursements	$ 9,575,396 41

LEDGER ASSETS.

Book value of real estate	$ 587,338 04
Mortgage loans on real estate, first liens	1,739,775 00
Book value of bonds and stocks	10,686,137 41
Cash on hand, in trust companies and banks	1,447,016 72
Agents' balances and bills receivable	1,611,627 33
Other assets	14,441 90
Total ledger assets	$16,086,336 40

NON-LEDGER ASSETS.

Interest due and accrued	178,614 67
Market value of real estate over book value	15,229 45
Gross assets	$16,280,180 52
Deduct assets not admitted	230,455 08
Total admitted assets	$16,049,725 44

LIABILITIES.

Net amount of unpaid losses and claims	$ 875,193 85
Total unearned premiums	8,909,007 78
Federal, State and other taxes due or accrued (estimated)	225,000 00
Special reserve fund	300,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued	23,319 75
Contingent commissions, etc., due or accrued	26,680 25
Funds held under reinsurance treaties	84,348 59
Total liabilities, not including capital stock	$10,443,550 22
Capital stock paid in cash	2,000,000 00
Surplus over all liabilities, including capital stock	3,606,175 22
Total liabilities	$16,049,725 44

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year	$1,472,855,884 00
Premiums thereon	13,800,358 07
Amount of policies terminated during the year	1,255,705,545 00
Premiums thereon	12,549,571 30
Net amount in force at December 31, 1914	1,668,786,764 00
Premiums thereon	17,073,121 94

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—E. E. COLE. | Secretary—W. F. BRAUN.
Principal Office—Pittsburgh, Pa., U.S.A.
Head Office in Canada—Toronto.—Chief Agent in Canada—H. J. RICHMOND.

(Incorporated Feb. 14, 1901. Dominion license issued Aug. 10, 1911.)

CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
City of Calgary P.S., 1935, 4½ p.c.	$ 10,000 00	$ 9,000 00
City of St. Henri (Montreal), 1937, 4 p.c.	7,000 00	6,300 00
City of Montreal Prot. School, 1939, 4 p.c.	13,000 00	11,310 00
City of Toronto, 1920, 4 p.c.	24,333 33	23,360 00
City of St. Boniface, 1917, 5 p.c.	10,000 00	9,900 00
City of St. Boniface, 1932, 5 p.c.	15,000 00	14,314 50
City of Edmonton, 1953, 5 p.c.	10,220 00	9,709 00
City of Medicine Hat, 1942, 5 p.c.	10,000 00	9,300 00
City of Regina, 1928, 5 p.c.	15,000 00	14,550 00
City of Brantford, 1942, 4½ p.c.	15,000 00	13,950 00
City of Guelph, 1940, 4 p.c.	6,000 00	5,100 00
City of Guelph, 1932, 4½ p.c.	1,000 00	930 00
City of Guelph, 1942, 4½ p.c.	8,000 00	7,360 00
City of Vancouver, 1923, 4½ p.c.	10,000 00	9,675 00
City of Regina, 1939, 4½ p.c.	10,000 00	9,020 88
City of Victoria, 1924, 4½ p.c.	25,000 00	24,042 00
City of Hamilton, 1934, 4½ p.c.	15,000 00	14,757 00
City of Calgary, 1933, 5 p.c.	15,000 00	14,701 00
Total on deposit with Receiver General	$ 219,553 33	$ 207,279 38

Carried out at market value		$ 207,279 38
Interest accrued (fire) $3,376 74; (tornado), $248 61		3,625 35
Agents' balances and premiums outstanding ($136.98 on business prior to Oct. 1, 1914)		28,599 08
Total assets in Canada		$ 239,503 81

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid		$ 4,381 58
Net amount of losses, unadjusted		10,490 43
Total net amount of unsettled fire losses		$ 14,872 01
Reserve of unearned premiums, (fire) $142,930.12; (tornado) $1,120 48: total, $144,050 60; carried out at 80 per cent		115,240 49
Taxes due or accrued (fire)		2,415 69
Total liabilities in Canada		$ 132,528 19

INCOME IN CANADA.

Fire Risks.	
Gross cash received for premiums	$ 286,115 72
Deduct reinsurance, $177.20; return premiums, $71,784.45	71,961 65
Net cash received for fire premiums	$ 214,154 07

National Union Fire—*Continued.*

INCOME IN CANADA—*Concluded.*

Tornado Risks.		
Gross cash received for premiums	$ 256 52	
Deduct return premiums	306 28	
Net cash paid for said premiums returned	$ —49 76	
Total net cash received for premiums		$ 214,104 31
Received for interest on investments (fire) $7,629.33; (tornado) $500		8,129 33
Commission returned (tornado)		11 44
Total income in Canada		$ 222,245 08

EXPENDITURE IN CANADA.

Amount paid for fire losses occurring in previous years	$ 25,658 35	
Amount paid for fire losses occurring during the year	102,845 26	
Amount paid for tornado losses occurring during the year	278 00	
Total net amount paid for all losses		$ 128,781 61
Paid for commission or brokerage, (fire)		47,920 05
Paid for salaries of general and special agents, (fire) $3,700; travelling expenses, (fire) $1,820 61		5,520 61
Paid for taxes		4,583 34
Miscellaneous payments:—Fire departments, patrol and salvage corps assessments, $1,061.52; postage, telegrams, telephones and express, $1,455.94; boards, tariff associations, etc., $1,592.29; maps and plans, $1,464.91; adjusting and loss expense, $1,646.92		7,221 58
Total expenditure in Canada		$ 194,027 19

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 18,858,372	$ 252,988 75
Taken during the year, new and renewed	22,190,089	286,607 65
Total	$ 41,048,461	$ 539,596 40
Deduct terminated	19,012,122	260,079 68
Gross in force at end of year	$ 22,036,339	$ 279,516 72
Deduct reinsured	48,750	479 55
Net in force at December 31, 1914	$ 21,987,589	$ 279,037 17
Tornado Risks.		
Gross policies in force at date of last statement	$ 668,688	$ 3,240 06
Taken during the year, new and renewed	76,650	256 52
Total	$ 745,338	$ 3,496 58
Deduct terminated	93,500	307 39
Gross and net in force at December 31, 1914	$ 651,838	$ 3,189 19

General Business Statement for the Year ending December 31, 1914.

INCOME.

Net cash received for premiums	$ 1,969,371 52
Interest and dividends	173,894 05
Rents	2,442 04
Agents' balances previously charged off	250 72
Gross profit on sale or maturity of bonds	2,734 74
Borrowed money	250,000 00
All other income	529 41
Total income	$ 2,399,222 48

National Union Fire—*Concluded.*

EXPENDITURE.

Net amount paid for losses	$ 1,604,025 98
Expenses of adjustment and settlement of losses	38,739 65
Paid stockholders for interest or dividends	90,000 00
Commissions or brokerage	397,171 19
Allowances to local agencies for miscellaneous agency expenses	13,227 41
Salaries, $87,163 03; and expenses, $54,086.28; of special and general agents	141,249 31
Salaries, fees and all other charges of officers, directors, trustees and home office employees	138,632 13
Rents	15,940 20
Underwriters' boards and tariff associations	31,234 12
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	10,411 39
Inspections and surveys	5,205 67
Taxes on real estate	542 18
State taxes on premiums, Insurance department licenses and fees	93,913 87
All other licenses, fees and taxes	13,316 76
Agents' balances charged off	749 88
Borrowed money	150,000 00
Decrease in liabilities on account of reinsurance treaties	17,351 83
All other expenditure	52,817 42
Total expenditure	$ 2,814,528 99

LEDGER ASSETS.

Book value of real estate	$ 30,654 40
Mortgage loans on real estate, first liens	487,625 00
Loans secured by pledge of bonds, stocks or other marketable collaterals	115,000 00
Book value of bonds and stocks	2,834,387 67
Cash on hand, in trust companies and in banks	211,315 64
Agents' balances and bills receivable	580,893 13
Other ledger assets (due from other companies)	75,308 38
Total ledger assets	$ 4,335,184 22

NON-LEDGER ASSETS.

Interest due and accrued	46,643 23
Gross assets	$ 4,381,827 45
Deduct assets not admitted	124,911 46
Total admitted assets	$ 4,256,915 99

LIABILITIES.

Net amount of unpaid losses and claims	$ 292,626 66
Unearned premiums	2,479,502 43
Salaries, rents, expenses, bills, accounts, etc., due or accrued	4,458 02
Federal, State and other taxes due or accrued (estimated)	55,000 00
All other liabilities (fund held under reinsurance treaty)	61,471 98
Due and to become due for borrowed money	100,000 00
Interest due or accrued on borrowed money	516 67
Total amount of all liabilities (except capital stock)	$ 2,993,575 76
Capital actually paid up in cash	1,000,000 00
Surplus over all liabilities and capital	263,340 23
Total liabilities	$ 4,256,915 99

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year	$398,071,243 00
Premiums thereon	4,694,963 88
Amount terminated during the year	392,862,860 00
Premiums thereon	4,906,746 24
Net amount in force at December 31, 1914	413,905,520 00
Premiums thereon	4,817,257 74

LA NATIONALE COMPAGNIE ANONYME D'ASSURANCES CONTRE L'INCENDIE ET LES EXPLOSIONS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—LEBARON DAVILLIER. | Manager—M. F. MULSANT.

Principal Office—Paris, France.

Head Office in Canada—Montreal. | Chief Agent in Canada—J. E. CLEMENT.

(Established 1820. Dominion license issued February 13, 1914).

CAPITAL.

Amount of joint stock capital authorized and subscribed	$ 2,000,000 00
Amount paid thereon in cash	500,000 00

ASSETS IN CANADA.

	Par value.	Market value.	
Bonds and debentures on deposit with Receiver General, viz.:—			
310,000 Francs (French Rentes), 3 p.c.	$ 59,830 00	$ 50,257 20	
Carried out at market value			$ 50,257 20
Cash in Bank of Montreal, Montreal			52,855 08
Interest due			448 73
Agents balances and premiums uncollected			12,427 33
Total assets in Canada			$ 115,988 34

LIABILITIES IN CANADA.

Net amount of losses, unadjusted	$ 155 46
Reserve of unearned premiums, $70,940.67; carried out at 80 p.c.	56,752 54
Total liabilities in Canada	$ 56,908 00

INCOME IN CANADA.

Gross cash received for premiums	$ 129,561 59	
Deduct reinsurance, $12,459.99; return premiums, $13,622.12	26,082 11	
Net cash received for premiums		$ 103,479 48
Interest on investments		1,346 17
Total income in Canada		$ 104,825 65

EXPENDITURE IN CANADA.

Amount paid for losses occurring during the year	$ 10,589 90	
Deduct reinsurances	497 54	
Total net amount paid for losses		$ 10,092 36
Commission or brokerage		21,494 70
Salaries, head office officials, $7,153.85; travelling expenses, $1,270.60		8,424 45
Taxes		2,952 30
Miscellaneous payments, viz.: Advertising, $471.98; maps and plans, $456.86; postage, telegrams, telephones and express, $1,417.46; printing and stationery, $3,993.97; rents, $1,037.01; underwriter's boards, tariff associations, etc., $100; agents' charges, $354.88		7,832 16
Total expenditure in Canada		$ 50,795 97

LA NATIONALE—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Policies taken during the year—new	$ 11,187,317	$141,988 92
Deduct terminated	1,811,325	18,144 31
Gross in force at end of year	$ 9,375,992	$ 123,844 61
Deduct reinsured	855,446	11,613 14
Gross and net in force at December 31, 1914	$ 8,520,546	$ 112,231 47

(*For General Business Statement, see Appendix.*)

NIAGARA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—HAROLD HERRICK. | Secretary—GEO. W. DEWEY.

Principal Office—New York, N.Y.

Head Office in Canada—Montreal. | Chief Agent in Canada—W. E. FINDLAY.

(Incorporated July, 1850. Dominion License issued July 19, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Bonds and debs., on deposit with Receiver General, viz.:—

	Par value.	Market value.	
City of Winnipeg, S. D., 1943, 4 p.c.	$ 10,000 00	$ 8,500 00	
New York State, 1962, 4 p.c.	50,000 00	48,500 00	
New York State, 1961, 4 p.c.	50,000 00	48,500 00	
Can. Perm. Mtge. Corp., 1920, 4½ p.c.	30,000 00	30,000 00	
Prov. of Alberta, 1924, 4½ p.c.	50,000 00	48,500 00	
Total on deposit with Receiver General	$ 190,000 00	$ 184,000 00	
Carried out at market value			$ 184,000 00
Agents' balances and premiums uncollected, fire, $22,100.30 ($324.37 on business prior to Oct. 1, 1914); other, $216.06			22,316 36
Interest accrued			3,210 30
Cash in Royal Bank of Canada, Montreal			26,064 33
Total assets in Canada			$ 235,590 99

LIABILITIES IN CANADA.

Net amount of fire losses, unadjusted	$ 17,623 93	
Net amount of automobile losses, unadjusted	125 00	
Total net amount of unsettled losses		$ 17,748 93
Reserve of unearned premiums: fire, $113,204.92; other, $3,001.35; total, $116,206.27; carried out at 80 per cent		92,965 01
Taxes due and accrued		948 35
Total liabilities in Canada		$ 111,662 29

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums	$ 230,386 55
Deduct reinsurance, $1,817.99; return premiums, $41,556.53	43,374 52
Net cash received for fire risks	$ 187,012 03

Automobile Risks.

Gross cash received for premiums	$ 7,491 52
Deduct return premiums	1,817 96
Net cash received for automobile risks	$ 5,673 56

Niagara Fire—*Concluded.*

INCOME IN CANADA—*Concluded.*

Tornado Risks.

Net cash received for said premiums	$ 11 00	
Total net cash received for premiums		$ 192,696 59
Received for interest on investments		6,950 00
Total income in Canada		$ 199,646 59

EXPENDITURE IN CANADA.

Fire Risks.

Net amount paid for losses occurring in previous years	$ 10,071 26	
Amount paid for losses occurring during the year	$ 74,054 80	
Deduct reinsurances	80 06	
Net amount paid for said losses	$ 73,974 74	
Total net amount paid for fire losses	$ 84,046 00	

Automobile Risks.

Net amount paid for losses occurring during the year	$ 1,227 58	
Total net amount paid for all losses		$ 85,273 58
Commission or brokerage: fire, $33,485.82; other, $1,568.05		35,053 87
Taxes, fire, $4,561.01; other, $205		4,766 01
Salaries of general and special agents, $1,044.66; travelling expenses, $1,176.28		2,220 94
Miscellaneous payments, fire, viz.: Maps and plans, $1,274.21; postage, telegrams, telephones, and express, $465.22; printing and stationery, $216.17; advertising, $71.33; furniture and fixtures, $3.60; inspections and surveys, $277.68; legal fees, $1.16; rents, $118.10; underwriters' boards, $1,248.75; exchange, $8.13; duty, $22.76; sundries, $3,087.54		6,794 65
Miscellaneous payments, other: Loss expenses, $89.85; postage, telegrams, telephone and express, $7.09		96 94
Total expenditure in Canada		$ 134,205 99

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 13,728,509	$ 193,913 48
Taken during the year, new and renewed	16,538,612	222,293 69
Total	$ 30,267 121	$ 416,207 17
Deduct terminated	14,066,729	193,163 11
Gross in force at end of year	$ 16,200,392	$ 223,044 06
Deduct reinsurances	138,900	1,743 34
Net in force at December 31, 1914	$ 16,061,492	$ 221,300 72

Tornado Risks.		
Gross policies in force at date of last statement	$ 23,800	$ 124 76
Taken during the year, new	4,000	11 00
Gross and net in force at December 31, 1914	$ 27,800	$ 135 76

Automobile Risks.		
Gross policies in force at date of last statement	$ 103,070	$ 2,379 78
Taken during the year, new	254,743	5,859 62
Total	$ 357,813	$ 8,239 40
Deduct terminated	75,270	2,244 02
Gross and net in force at December 31, 1914	$ 282,543	$ 5,995 38

(*For General Business Statement, see Appendix.*)

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

Chairman—Charles J. Cater Scott. | Manager—Owen D. Jones.
Manager in Canada—Randall Davidson.
Principal Office—Edinburgh. | Head Office in Canada—Montreal.

(Established 1809. Commenced business in Canada 1862.)

CAPITAL.

Amount of joint stock capital authorized	$29,200,000 00
Amount subscribed	21,900,000 00
Amount paid thereon in cash	11,862,500 00

ASSETS IN CANADA.

Real estate held by company, viz.:—

Five-story building, situated N.W. corner St. Francois Xavier and Hospital Streets, Montreal, occupied by the company and tenants as offices	$ 155,000 00	
Four-story building, 26 Wellington Street E., Toronto, occupied by the company and tenants as offices	34,000 00	
Total real estate, market value		$ 189,000 00

Bonds and debs. owned by the Company, viz.:—

On deposit with Receiver General.	Par value.	Market value.
City of Brantford, 1934, 4 p.c.	$ 50,000 00	$ 44,000 00
City of Belleville, 1934, 4½ p.c.	50,000 00	44,500 00
Cote St. Antoine, 1932, 4 p.c.	100,000 00	90,000 00
City of Halifax, 1918, 4½ p.c.	44,000 00	43,560 00
City of London, 1921, 4 p.c.	25,000 00	23,750 00
Town of Goderich, 1917, 5 p.c.	54,000 00	53,460 00
Town of Longueuil, 1934, 4½ p.c.	25,000 00	21,250 00
Montreal Harbour, 1917, 4 p.c.	52,000 00	50,960 00
City of Nelson, B.C., 1921, 5 p.c.	25,000 00	23,750 00
City of Three Rivers, 1931, 4 p.c.	43,000 00	36,980 00
City of Victoria, B.C., 1917, 5 p.c.	126,000 00	126,630 00
Town of Welland, 1918, 5 p.c.	32,000 00	31,360 00
City of Calgary, 1924, 5 p.c.	24,000 00	23,520 00
District So. Vancouver, 1959, 5 p.c.	25,000 00	22,000 00
Town of Salaberry de Valleyfield, 1925, 4 p.c.	33,000 00	28,380 00
Montreal R.C. School, 1918, 4 p.c.	55,000 00	53,350 00
Montreal Prot. School, 1923, 4 p.c.	18,000 00	17,100 00
Montreal Prot. School, 1924, 4 p.c	40,000 00	37,800 00
Township of Richmond, B.C., 1941, 5 p.c.	40,000 00	34,400 00
City of Medicine Hat, 1931, 5 p.c.	25,000 00	23,500 00
Saskatoon P.S., 1925, 5 p.c.	4,000 00	3,820 00
Saskatoon P.S., 1926, 5 p.c.	7,000 00	6,685 00
Saskatoon P.S., 1927, 5 p.c.	7,000 00	6,685 00
Saskatoon P.S., 1928, 5 p.c.	7,000 00	6,685 00
Total on deposit with Receiver General	$ 911,000 00	$ 854,125 00
Held by the Company.		
Town of Acton, 1917, 4½ p.c.	$ 1,000 00	$ 970 00
Town of Acton, 1922, 4½ p.c.	16,000 00	14,880 00
City of Halifax permanent stock, 5 p.c.	15,000 00	15,600 00
City of Edmonton, 1927, 4½ p.c.	21,588 12	19,861 07
Village of Kingsville, 1923, 5 p.c.	8,600 17	8,342 16
Total held by the Company	$ 62,188 29	$ 59,653 23
Total par and market values	$ 973,188 29	$ 913,778 23

North British and Mercantile—*Continued.*

ASSETS IN CANADA—*Concluded.*

Carried out at market value		$ 913,778 23
Cash in banks, viz.:—		
Bank of Montreal, Montreal	$ 132,330 73	
Bank of Montreal, Winnipeg (Branch account)	19,684 90	
Bank of Montreal, Winnipeg (Current account)	14,613 35	
Total cash in banks		166,628 98
Interest accrued		14,096 49
Rents due, $1,131.88; accrued, $2,740		3,871 88
Agents' balances and premiums uncollected, fire ($1,199.76 was on business prior to Oct. 1, 1914)		129,160 26
Office furniture and plans in Montreal, Toronto and St. John, N.B.		15,000 00
Total assets in Canada		$ 1,431,535 84

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid	$ 77,984 40	
Net amount of losses, resisted, not in suit, (accrued in 1912)	1,500 00	
Total net amount of unsettled claims for losses		$ 79,484 40
Reserve of unearned premiums, $752,687.34; carried out at 80 per cent		602,149 87
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses		4,836 50
Reinsurance premiums due		1,276 86
Taxes due and accrued		15,600 00
Total liabilities in Canada		$ 703,347 63

INCOME IN CANADA.

Gross cash received for premiums	$1,118,570 20	
Deduct reinsurance, $22,054.89; return premiums, $152,608.44	174,663 33	
Net cash received for premiums		$ 943,906 87
Received for interest on investments		42,565 28
Rents		9,891 09
Bank deposit account		2,364 57
Total income in Canada		$ 998,727 81

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 38,187 06	
Deduct reinsurances	4,180 97	
Net amount paid for said losses	$ 34,006 09	
Amount paid for losses occurring during the year	$ 570,614 66	
Deduct savings, salvage and reinsurances	8,874 55	
Net amount paid for said losses	$ 561,740 11	
Total net amount paid for losses		$ 595,746 20
Commission or brokerage		168,497 03
Salaries, $41,030.35; general and special agents, $1,200; directors' fees, $1,094.99; auditors' fees, $620; travelling expenses, $5,545.15; retiring allowances, $4,258.33		53,748 82
Taxes		15,662 29
All other expenses, viz.: Advertising, $1,286.27; furniture and fixtures, $708.15; fire departments, patrol and salvage corps assessments, $35; underwriters' associations, $9,445.84; inspections and surveys, $9,759.56; insurance superintendence, $571.08; postage, express, telephones, and telegrams, $4,489.94; maps and plans, $3,982.11; sundry $3,004.37; rents, $8,748.25; legal fees, $373.67; investment expenses, $423.75; printing and stationery, $9,599.26; total, $52,427.25—less proportion of expenses chargeable to Life branch, $1,500, and less $1,275.56 payable by Occidental Ins. Co		49,651 69
Total expenditure in Canada		$ 883,306 03

North British and Mercantile—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	52,872	$ 122,681,646	$ 1,454,079 42
Taken during the year, new and renewed	32,480	96,286,336	1,140,073·59
Total	85,352	$ 218,967,982	$ 2,594,153 01
Deduct terminated	31,153	89,099,828	1,089,611 81
Gross in force at end of year	54,199	$ 129,868,154	$ 1,504,541 20
Deduct reinsured		3,740,046	30,179 67
Net amount in force at December 31, 1914	54,199	$ 126,128,108	$ 1,474,361 53

(*For General Business Statement, see Appendix.*)

THE NORTH EMPIRE FIRE INSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

President—D. H. McDonald. | Secretary and
Vice-President—A. J. Adamson. | Manager—George C. Johnson.
Principal Office—Winnipeg, Man.

(Incorporated June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 136; amended in 1913 by 3-4 George V, chap. 161. Dominion license issued August 12, 1909).

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed	687,150 00
Amount paid thereon in cash	202,929 62

(*For List of Shareholders, see Appendix.*)

ASSETS.

Amount secured by way of loans on real estate, first liens	$ 144,997 87
" " " , second liens	5,555 65

Bonds and debentures on deposit with Receiver General:—

	Par value.	Book value.	Market value.
South Yancouver, 1959, 4½ p.c.	$ 45,000 00	$ 45,000 00	$ 37,800 00
Village of Balcarres, 1915, 6 p.c.	125 47	100 00	124 22
Clear Creek, S.D., 1915–19, 6 p.c.	500 00	500 00	485 00
Herzel, S.D., 1915–17, 6 p.c.	300 00	300 00	291 00
Herzel, S.D., 1915–17, 8 p.c.	60 00	53 60	60 60
Poplar Hill, S.D., 1915–19,6 p.c.	500 00	500 00	485 00
Heavyland, S.D., 1915–16, 6 p.c.	200 00	200 00	196 00
Ormiston, S.D., 1915, 6 p.c.	75 00	75 00	74 25
Prudential, S.D., 1915–19, 6 p.c.	1,250 00	1,250 00	1,212 50
Kelliher, S.D., 1915–19, 7 p.c.	850 00	850 00	841 50
McConnell, S.D., 1915–19, 5½ p.c.	600 00	600 00	570 00
Tiferas Israel, S.D., 1915–16, 6 p.c.	200 00	200 00	196 00
Kingsland, S.D., 1915–19, 5½ p.c.	1,000 00	1,000 00	950 00
Knapton, S.D., 1915–19, 6 p.c.	600 00	600 00	582 00
Brockton, S.D., 1915–19, 7 p.c.	650 00	650 00	643 50
Buffalo View, S.D., 1915–19, 5 p.c.	600 00	600 00	564 00
Warman, S.D., 1915–19, 6 p.c.	500 00	500 00	485 00
Lamoyle, S.D., 1915–19, 6 p.c.	425 00	419 15	412 25
Loon Creek, S.D., 1915, 6 p.c.	50 00	50 00	49 50
Round Valley, S.D., 1915–19, 5½ p.c.	900 00	900 00	855 00
Sunny View, S.D., 1915–19, 5½ p.c.	600 00	600 00	570 00
Riversdale, S.D., 1915–19, 5½ p.c.	575 00	575 00	546 25
Sudom, S.D., 1915–19, 5½ p.c.	650 00	643 20	617 50
Berrywater, S.D., 1915–19, 5½ p.c.	900 00	900 00	855 00
Daysville, S.D., 1915–19, 6 p.c.	500 00	500 00	485 00
Total on deposit with Receiver General	$ 57,610 47	$ 57,565 95	$ 49,951 07
Other debentures owned by the Company, viz.:—			
City of Winnipeg Hospital, 1936, 4 p.c.	907 21	907 21	789 27
Sunny View, S.D., 1914, 5½ p.c.	0 40	0 40	0 38
Round Valley, S.D., 1914, 5½ p.c.	239 40	239 40	227 43
Berrywater, S.D., 1914, 5½ p.c.	233 05	233 05	221 40
Clear Creek, S.D., 1914, 6 p.c.	6 00	6 00	5 82
Tiferas Israel, S.D., 1914, 6 p.c.	0 20	0 20	0 20
Loon Creek, S.D., 1914 6 p.c.	50 00	50 00	49 50
Riversdale, S.D., 1914, 5½ p.c.	152 95	152 95	145 30
Kingsland, S.D., 1914, 5½ p.c.	3 37	3 37	3 20
Total par, book, and market values	$ 59,203 05	$ 59,158 53	$ 51,393 57

The North Empire—*Continued.*

ASSETS—*Concluded.*

Carried out at book value		$ 59,158 53
3,711 shares Canada West Fire Insurance Co., par and book value, $55,665, market value, $42,676.50; carried out at book value		55,665 00
Cash in Imperial Bank of Canada		29,201 64
Underwriters' deposit		100 00
Total ledger assets		$ 294,678 96
Deduct market value of bonds, debentures, and stocks under book value		20,753 46
		$ 273,925 23

OTHER ASSETS.

Interest due, $1,074.50; accrued, $2,050.26	3,124 76
Agents' balances, ($6,351.27 on business prior to Oct. 1, 1914)	34,281 87
Plans, $4,485.16; furniture and fixtures, $1,129.88	5,615 04
Total assets	$ 316,946 90

LIABILITIES.

Net amount of losses, adjusted and unpaid	$ 3,327 80	
Net amount of losses, unadjusted	10,140 94	
Total net amount of unsettled losses		$ 13,468 74
Reserve of unearned premiums, Canada, $75,867.51; other countries, $213.34; total, $76,080.85; carried out at 80 per cent		60,864 67
Reinsurance premiums held in reserve, $32,973.46; accounts payable, $630.03; dividends unclaimed, $120.75		33,724 24
Taxes due and accrued		1,500 00
Total liabilities (not including capital stock)		$ 109,557 65
Excess of assets over liabilities		$ 207,389 25
Capital stock paid in cash		202,929 62
Surplus over liabilities and capital		$ 4,459 63

INCOME.

	In Canada.	In other countries.	
Gross cash received for premiums	$ 210,103 52	$ 843 44	
Deduct reinsurance, $72,888.08; return premiums, $43,967.39	116,693 88	161 59	
Net cash received for said premiums	$ 93,409 64	$ 681 85	
Total net cash received for premiums in all countries			$ 94,091 49
Received for interest on investments			17,119 73
Total			$ 111,211 22
Received for increased capital			989 49
Total income			$ 112,200 71

EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years	$ 8,278 77	.....
Deduct reinsurances	2,920 04	.....
Net amount paid for said losses	$ 5,358 73	.....
Amount paid for losses occurring during the year	$ 67,671 45	$ 3,760 00
Deduct reinsurances	9,602 70	.....
Net amount paid for said losses	$ 58,068 75	$ 3,760 00

The North Empire—*Concluded.*

EXPENDITURE—*Concluded.*

Total net amount paid for losses	$ 67,187 48
Commission or brokerage	12,999 59
Paid for salaries: home office officials, $8,039.46; auditors' fees, $200; travelling expenses, $2,589.32; director's fees, $130	10,958 78
Taxes	2,142 63
Dividends paid during the year	17,295 64
Miscellaneous expenditure, viz:—Maps and plans, $1,771.17; postage, express, telegrams and telephones, $950.66; printing and stationery, $2,268.63; investment expenses, $811.34; underwriters' charges, $1,670.21; rents, $1,554.82; furniture and fixtures, $531.18; advertising, $428.15; legal expenses, $72.88;	10,059 04
Total expenditure	$ 120,643 16

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1913	$ 270,147 68
Amount of cash income as above	112,200 71
Total	$ 382,348 39
Amount of expenditure	120,643 16
Balance, net ledger assets, December 31, 1914 ($294,673.69), less $32,973.46, ledger liabilities)	$ 261,705 23

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$ 72,888 08
Amount of commission thereon, 25 per cent	18,222 02
Amount of losses recovered from said companies	17,000 55
Amount of losses due and recoverable from such companies	8,620 78
Amount of reinsurance premiums payable to such companies	16,134 36
Amount of cash or other securities held for recovery of losses	32,973 46

RISKS AND PREMIUMS.

	In Canada.			In Other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at date of last statement	6,760	9,858,184	192,475 25	35	193,486	1,188 85	6,795	10,051,670	193,664 10
Taken during the year, new and renewed	5,921	11,033,400	216,804 45	60	50,753	588 28	5,981	11,084,153	217,392 73
Total	12,681	20,891,584	409,279 70	95	244,239	1,777 13	12,776	21,135,823	411,056 83
Deduct terminated	5,453	10,125,317	188,463 66	36	205,939	1,350 44	5,489	10,331,256	189,814 10
Gross in force at end of year	7,228	10,766,267	220,816 04	59	38,300	426 69	7,287	10,804,567	221,242 73
Deduct reinsured		3,417,432	70,731 13					3,417,432	70,731 13
Net in force at Dec. 31, 1914	7,228	7,348,835	150,084 91	59	38,300	426,69	7,287	7,387,135	150,511 60

THE NORTH WEST FIRE INSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

President—G. R. Crowe. General Manager—T. L. Morrisey.
Vice-President—D. E. Sprague. Deputy Manager—Thos. Bruce.
Principal Office—Winnipeg.

(Incorporated by an Act of the Legislature of the Province of Manitoba, 1880, chapter 37, amended in 1885 by chap. 51; in 1888, by chap. 46, and in 1903 by chap. 62. The above Acts were consolidated and amended by chap. 79, Statutes of Manitoba, 1904. Incorporated by an Act of the Parliament of Canada, 9-10 Edward VII, chap. 32. Dominion license issued February 6, 1912.)

CAPITAL.

Amount of joint stock capital authorized	$ 500,000 00
Amount subscribed	250,000 00
Amount paid thereon in cash	100,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Mortgage loans on real estate, first liens				$ 165,300 00
Bonds on deposit with Receiver General, viz.:—				
	Par value.	Book value.	Market value.	
City of St. Boniface, 1932, 5 p.c.	$ 16,000 00	$ 15,092 80	$ 15,092 80	
City of St. Boniface, 1940, 5 p.c.	38,815 09	41,876 05	36,486 18	
Total on deposit with Receiver General	$ 54,815 09	$ 56,968 85	51,578 98	
Carried out at book value				56,968 85
Cash at head office				742 47
Cash at Eastern Branch				3,842 94
Cash in Banks, viz.:—				
Royal Bank of Canada (current account)		$ 14,571 12		
Royal Bank of Canada (savings account)		22,852 13		
Total cash in banks				37,423 25
Sinking fund, St. Boniface debs				81 51
Total ledger assets				$ 264,359 02
Deduct market value of bonds under book value				5,389 87
				$ 258,969 15

OTHER ASSETS.

Interest due, $995.34; accrued, $4,055.85	5,051 19
Agents' balances and premiums uncollected ($2,563.80 on business prior to October 1, 1914)	15,018 70
Bills receivable	540 19
Total assets	$ 279,579 23

LIABILITIES.

Net amount of losses, unadjusted	$ 5,113 00	
Net amount of losses, resisted in suit (accrued i: 1911)	500 00	
Total net amount unsettled losses		$ 5,613 00

The North West Fire—*Continued.*

LIABILITIES—*Continued.*

Reserve of unearned premiums, $102,808 02; carried out at 80 per cent		$ 82,246 42
Taxes due and accrued		1,098 93
Suspense account		2 50
Total liabilities		$ 88,960 85
Excess of assets over liabilities		$ 190,618 38
Capital stock paid in cash		100,000 00
Surplus over liabilities and capital		$ 90,618 38

INCOME.

	In Canada.	In other countries.	
Gross cash received for premiums	$ 190,697 28	$ 5,164 29	
Deduct reinsurance, $39,668.85; return premiums, $26,560.89	64,986 00	1,243 74	
Net cash received for premiums	$ 125,711 28	$ 3,920 55	
Net cash received for premiums in all countries			$ 129,631 83
Received for interest on investments			13,304 83
Total income			$ 142,936 66

EXPENDITURE.

	In Canada.	In other Countries.	
Amount paid for losses occurring in previous years	$ 4,172 09	$ 1,894 86	
Deduct reinsurances	1,469 37	.....	
Net amount paid for said losses	$ 2,702 72	$ 1,894 86	
Amount paid for losses occurring during the year	$ 81,043 52	$ 2,176 88	
Deduct reinsurances	14,487 87	.....	
Net amount paid for said losses	$ 66,555 65	$ 2,176 88	
Total net amount paid for said losses	$ 69,258 37	$ 4,071 74	
Total net amount paid for losses in all countries			$ 73,330 11
Dividends paid to shareholders at 6 per cent			6,000 00
Commission or brokerage			26,496 70
Salaries: Head Office officials, $7,614.31; directors' fees, $460; auditors' fees, $200; travelling expenses, $923.34			9,197 65
Taxes			2,786 12
Miscellaneous payments, viz.: Advertising, $424.91; legal fees, $10; maps and plans, $416.86; postage, telegrams, telephones and express, $935.60 printing and stationery, $1,200.50; rents, $1,302.90; Board fees, $1,295.14; light, exchange and miscellaneous, $729.92; furniture and fixtures, $135.50			6,451 33
Total expenditure			$ 124,261 91

SYNOPSIS OF LEDGER ASSETS.

Amount of net ledger assets, December 31, 1913	$ 245,681 77
Amount of cash income	142,936 66
Total	$ 388,618 43
Amount of expenditure	124 261 91
Balance, net ledger assets, December 31, 1914 ($264,359.02, less outstanding cheques, $2.5)	$ 264,356 52

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$ 609 65
Amount of commission thereon	20 00

The North West Fire—*Concluded.*

RISKS AND PREMIUMS.

	In Canada.			In Other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at date of last statement	9,753	13,505,741	191,198 53	49	64,509	972 49	9,802	13,570,250	192,171 02
Taken during the year, new	7,851	13,464,552	180,148 74	398	522,168	5,164 29	8,249	13,986,720	185,313 03
Taken during the year, renewed	495	699,240	14,532 49	.....	.....	.....	495	699,240	14,532 49
Total	18,099	27,669,533	385,879 76	447	586,677	6,136 78	18,546	28,256,210	392,016 54
Deduct terminated	6,327	10,747,019	147,801 79	192	251,919	2,070 56	6,519	10,998,938	149,872 35
Gross in force at end of year	11,772	16,922,514	238,077 97	255	334,758	4,066 22	12,027	17,257,272	242,144 19
Deduct reinsured	.....	3,204,285	43,523 29	....	67,582	775 24	.....	3,271,867	44,298 53
Net in force at Dec. 31, 1914	11,772	13,718,229	194,554 68	255	267,176	3,290 98	12,027	13,985,405	197,845 66

THE NORTHERN ASSURANCE COMPANY, LIMITED.

Statement for the Year ending December 31, 1914.

Chairman—Henry Charles Hambro. General Manager—H. E. Wilson.
Principal Offices—London and Aberdeen.
Head Office in Canada—Montreal. Manager for Canada—Robert W. Tyre.

(Established June 2, 1836. Commenced business in Canada, 1867.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	£3,000,000 00	$14,600,000 00
Amount paid thereon in cash	300,000 00	1,460,000 00

ASSETS IN CANADA.

Bonds and debs., on deposit with Receiver General:—

	Par value.	Market value.
City of Toronto, 1919, 5 p.c.	$ 34,553 33	$ 34,898 87
City of Toronto, 1929, 3½ p.c.	146,000 00	125,560 00
British Consolidated stock, 1923, 2½ p.c.	36,500 00	26,280 00
City of Winnipeg, 1941, 3½ p.c.	30,000 00	23,400 00
City of Winnipeg, 1925, 4 p.c.	25,000 00	23,000 00
Canada stock, 1930/50, 3½ p.c.	65,213 33	58,039 87
Grand Trunk Pacific Railway 1st mortgage (guaranteed by Dom. of Can.,) 1962, 3 p.c.	170,333 33	124,343 33
City of Vancouver, 1927, 6 p.c.	24,333 33	26,766 67
City of North Vancouver, 1931, 4½ p.c.	24,333 33	21,170 00
City of Port Arthur debs., 1928, 5 p.c.	7,000 00	6,720 00
City of Port Arthur, 1929, 5 p.c.	2,000 00	1,920 00
City of Port Arthur, 1937, 5 p.c.	25,000 00	23,750 00
City of Port Arthur, 1938, 5 p.c.	1,000 00	950 00
City of Vancouver, 1922, 4½ p.c.	48,666 67	47,693 34
City of Quebec, 1963, 4½ p.c.	48,666 67	48,666 67
City of Ottawa, 1932, 4½ p.c.	24,333 33	24,333 33
City of Ottawa, 1943, 4½ p.c.	24,333 34	24,333 34
Total on deposit with ceiver General	$ 737,266 66	$ 641,825 42

Carried out to market value		$ 641,825 42
Cash in hand: Montreal, $10,439 56; Winnipeg, $113.98		10,553 54
Cash in banks, viz.:—		
Bank of Montreal, Montreal	$ 16,703 04	
Bank of British North America, Montreal	19,669 46	
Union Bank of Canada, Montreal	22,598 91	
Union Bank of Canada, Winnipeg	18,511 87	
Bank of British North America, Victoria	1,030 95	
Total cash in banks		78,514 23
Agents' balances and premiums uncollected ($6,936.95 was on business prior to Oct. 1, 1914)		82,456 74
Office furniture and plans		10,000 00
Total assets in Canada		$ 823,349 93

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid	$ 12,627 79	
" " unadjusted	39,400 38	
Total net amount of unsettled losses		$ 52,028 17
Reserve of unearned premiums $553,983.88; carried out at 80 per cent		443,187 12
Taxes due and accrued		9,122 89
Due for miscellaneous expenses		2,056 91
Reinsurance premiums		1,056 03
Total liabilities in Canada		$ 507,451 12

The Northern—*Concluded.*

INCOME IN CANADA.

Gross cash received for premiums		$ 854,879 04
Deduct reinsurance, $12,265.61; return premiums, $106,566.27		118,831 88
Net cash received for premiums		$ 736,047 16
Interest on bank deposits		622 39
Interest on investments		24,182 22
Total income in Canada		$ 760,851 77

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years	$ 11,340 59	
Amount paid for losses occurring during the year	$ 611,802 84	
Deduct savings, salvage and reinsurances	153,771 55	
Net amount paid for said losses	$ 458,031 29	
Total net amount paid for losses		$ 469,371 88
Commission or brokerage		142,091 09
Salaries, $39,645 82; auditors' fees, $600; travelling expenses, $5,020.09		45,265 91
Taxes		12,337 85
Miscellaneous payments, viz.: Maps and plans, $2,770.24; postage, telegrams, telephones and express, $3,938.50; underwriters' associations, $7,529.51; rent, $4,019.17; stationery and printing, $5,272.61; advertising, $2,157.37; office furniture and fixtures, $1,334.71; exchange, $386.86; sundry payments, $739.73; cleaning and lighting, $700.77; newspapers and books, $198.86; legal expenses, $30		29,078 33
Total expenditure in Canada		$ 698,145 06

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	37,959	$ 78,040,143	$ 1,032,290 49
Taken during the year, new and renewed	26,115	67,398,717	877,017 61
Total	64,074	$ 145,438,860	$ 1,909,308 10
Deduct terminated	23,752	58,500,418	808,563 53
Gross in force at end of year	40,322	$ 86,938,442	$ 1,100,744 57
Deduct reinsured	....	1,140,895	12,635 64
Net in force at December 31, 1914	40,322	$ 85,797,547	$ 1,088,108 93

(*For General Business Statement, see Appendix.*)

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WISCONSIN.

Statement for the Year ending December 31, 1914.

President—Wilford M. Patton. Secretary—Joseph Huebl.
Principal Office—Milwaukee, Wis.
Head Office in Canada—Toronto, Ont. Chief Agent in Canada—R. F. Massie.

(Incorporated February 20, 1869. Dominion license issued May 22, 1912, limited to Provinces of Ontario, Manitoba, Alberta, Saskatchewan and British Columbia; extended on April 10, 1913, to include whole Dominion.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
City of Victoria, 1936, 4 p.c.	$ 54,506 67	$ 47,420 80	
City of Calgary P. S., 1950, 4½ p.c.	17,000 00	14,960 00	
City of Calgary P.S., 1951, 4½ p.c.	16,000 00	14,080 00	
City of Calgary P.S., 1952, 4½ p.c.	2,000 00	1,760 00	
City of Toronto, 1948, 4 p.c.	29,686 67	25,827 40	
Total on deposit with Receiver General	$ 119,193 34	$ 104,048 20	
Carried out at market value			$ 104,048 20
Cash at head office			66 38
Cash in Bank of Toronto, Toronto			2,697 88
Interest accrued			2,412 42
Agents' balances and premiums uncollected ($9,404.59 on business written prior to Oct. 1, 1914) (including $7,000.01 on Hail business)			27,610 33
Total assets in Canada			$ 136,835 21

LIABILITIES IN CANADA.

Net amount of fire losses, adjusted and unpaid	$ 2,050 34	
Net amount of fire losses, unadjusted	9,315 00	
Net amount of hail losses, resisted, in suit (accrued in 1913)	000 00	
Total net amount of unsettled losses		$ 11,965 34
Reserve of unearned premiums (fire) $96,019.76; (tornado) $2,076.08. Total, $98,095.84; carried out at 80 per cent		78,476 67
Taxes due and accrued (est)		2,000 00
Salaries, rent, etc., due and accrued (est)		2,000 00
Total liabilities in Canada		$ 94,442 01

INCOME IN CANADA.

Fire Risks.	
Gross cash received for premiums	$ 170,585 51
Deduct reinsurance,—$244.69; return premiums, $28,246.56	28,001 87
Net cash received for said premiums	$ 142,583 64
Tornado Risks.	
Gross cash received for premiums	$ 646 20
Deduct return premiums	129 80
Net cash received for said premiums	$ 516 40

NORTHWESTERN NATIONAL—*Concluded.*

INCOME IN CANADA—*Concluded.*

Hail Risks.		
Gross cash received for premiums	$ 54,722 45	
Deduct return premiums	1,280 34	
Net cash received for said premiums	$ 53,442 11	
Total net cash received for all premiums		$ 196,542 15
Received for interest on investments		8,505 14
Total income in Canada		$ 205,047 29

EXPENDITURE IN CANADA.

Fire Risks.		
Amount paid for losses occurring in previous years	$ 8,816 66	
Deduct reinsurances	4,180 55	
Net amount paid for said losses	$ 4,636 11	
Amount paid for losses occurring during the year	$ 72,510 35	
Deduct savings, salvage and reinsurances	11,846 74	
Net amount paid for said losses	$ 60,663 61	
Total net amount paid for fire losses	$ 65,299 72	
Tornado Risks.		
Net amount paid for tornado losses occurring during the year	$ 72 00	
Hail Risks.		
Amount paid for losses occurring during the year	$ 19,870 28	
Total net amount paid for all losses		$ 85,242 00
Commission or brokerage: fire, $26,518.35; other, $19,355.03		55,873 38
Salaries of agents, $4,901.98; travelling expenses, $531.40; auditors' fees, $25		5,458 38
Taxes		3,087 73
Miscellaneous payments, viz.: Advertising, $20; maps and plans, $1,800.15; postage, telegrams, telephone and express, $606.79; printing and stationery, $564.56; boards tariff associations, etc., $185.55; miscellaneous agency expenses, $9,993.64		13,170 69
Total expenditure in Canada		$ 152,832 18

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 16,231,024	$ 198,877 66
Taken during the year, new and renewed	13,485,063	157,780 15
Total	$ 29,716,087	$ 356,657 81
Deduct terminated	12,646,757	158,994 57
Gross in force at December 31, 1914	$ 17,069,330	$ 197,663 24
Deduct reinsured	1,544,563	17,502 83
Net in force at December 31, 1914	$ 15,524,767	$ 180,160 41
Tornado Risks.		
Policies in force at date of last statement	$ 795,845	$ 3,970 50
Taken during the year, new and renewed	134,950	646 20
Total	$ 930,795	$ 4,616 70
Deduct terminated	65,225	253 57
Gross and net in force at December 31, 1914	$ 865,570	$ 4,363 13
Hail Risks.		
Taken during the year, new	$ 966,158	$ 61,722 46
Gross and net in force at December 31, 1914	$ 966,158	$ 61,722 46

(*For General Business Statement, see Appendix.*)

THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—Major F. ASTLEY CUBITT. | General Manager and Secretary—
Chief Agent in Canada— | JOHN LARGE.
JOHN B. LAIDLAW.
Principal Office—Norwich, England. | Head Office in Canada—Toronto.

(Organized and commenced business 1797. Commenced business in Canada April, 1880.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	£ 1,100,000	$ 5,353,333 33
Amount of capital paid thereon in cash	132,000	642,400 00
Debenture Stock (Norwich and London)	580,000	2,822,666 66

ASSETS IN CANADA.

Value of real estate held by the company, 12-14 Wellington St. E., Toronto		$ 80,000 00

Bonds and debs. on deposit with Receiver General:—

	Par value.	Market value.	
Canada inscribed stock, 1930/1950, 3½ p.c.	$ 97,333 33	$ 86,626 66	
Canada inscribed stock, 1938, 3 p.c.	26,766 67	21,948 66	
Canada Reg'd. stock, 1940/1960, 4 p.c.	73,000 00	73,000 00	
City of Toronto, 1929, 3½ p.c.	90,033 33	77,428 67	
City of Toronto, 1944, 3½ p.c.	38,933 33	30,757 33	
City of Toronto, 1915, 4 p.c.	30,000 00	29,700 00	
City of Toronto, 1948, 4 p.c.	29,200 00	25,404 00	
City of Quebec stock, 1902, 3½ p.c.	38,933 33	29,978 67	
City of Montreal permanent debenture stock, 3 p.c.	24,333 33	16,060 00	
City of Montreal, 1942, 3½ p.c.	34,066 66	28,275 34	
Can. Perm. Mortgage Corporation 1919, 4½ p.c.	25,000 00	25,000 00	
Canadian Northern Railway (guaranteed by Prov. of Manitoba), 1929, 4 p.c.	48,666 67	43,800 00	
Canadian Northern Railway Cons. 1st Mtge. (guaranteed by Prov. of Manitoba), 1930, 4 p.c.	9,733 33	8,760 00	
City of Edmonton, 1924, 4½ p.c.	9,800 00	9,114 00	
City of Winnipeg, 1938, 3½ p.c.	6,000 00	4,800 00	
City of Winnipeg, 1923, 4 p.c.	8,000 00	7,440 00	
City of Winnipeg, 1925, 4 p.c.	20,000 00	18,400 00	
Province of New Brunswick, 1938, 3 p.c.	29,200 00	22,776 00	
Province of Ontario, 1939, 4 p.c.	10,000 00	9,500 00	
Province of Ontario, 1941, 4 p.c.	20,000 00	19,000 00	
District of South Vancouver, 1959, 5 p.c.	10,000 00	9,100 00	
City of Vancouver, 1944, 4 p.c.	16,000 00	13,440 00	
City of Vancouver, 1946, 4 p.c.	20,000 00	16,800 00	
City of Ottawa, 1931, 4 p.c.	44,286 67	40,300 87	
City of London, 1921, 4 p.c.	15,000 00	14,100 00	
City of London, 1916, 4½ p.c.	6,000 00	5,940 00	
City of Victoria, 1936, 4 p.c.	19,466 67	16,936 00	
City of Montreal stg. stock, 1932, 4 p.c.	14,600 00	13,286 00	
Total on deposit with Receiver General	$ 814,353 32	$ 717,672 20	
Carried out at market value			717,672 20
Cash on hand: fire, $15,737.98; other, $565.49			16,303 47
Cash in banks, viz.:—			
Molsons Bank, Toronto, (current account) (fire, $5,505.38; other, $601.89)		$ 6,107 27	
Molsons Bank, Toronto (special account) (fire, $44,527.21; other, $6,037.08)		50,564 29	
Molsons Bank, Montreal (current account)		750 00	
Molsons Bank, Montreal (special account)		7,953 89	
Imperial Bank, Toronto (special account)		45,367 71	
Imperial Bank, Toronto (current account)		10,245 30	
Total cash in banks			120,988 46

The Norwich Union Fire—*Continued.*

ASSETS IN CANADA—*Concluded.*

Agents' balances: fire, $75,647.88; other, $5,580.48		$ 81,228 36
Goad's plans		5,000 00
Glass Underwriters Association of Canada deposit		100 00
All other assets		174 70
Total assets in Canada		$ 1,021,467 19

LIABILITIES IN CANADA.

Net amount of fire losses, unadjusted	$ 36,562 92	
Net amount of fire losses, resisted, in suit	2,200 00	
Total net amount of unsettled fire losses (of which $2,200.45 accrued prior to 1914)	$ 38,762 92	
Net amount of accident losses, unadjusted	150 00	
Net amount of plate glass losses, unadjusted	230 00	
Net amount of sickness losses, unadjusted	570 00	
Net amount of employers' liability losses, unadjusted	2,469 00	
Net amount of employers' liability losses, resisted in suit, (of which $1,750 accrued prior to 1914)	3,600 00	
Total net amount of unsettled losses		$ 45,781 92
Reserve of unearned premiums: fire, $595,788.04; accident, $5,586.96; plate glass, $2,258.70; sickness, $3,271.07; employers' liability, $8,387.25; total, $615,292.02; carried out at 80 per cent		492,233 62
Taxes due and accrued		5,500 00
Reinsurance premiums due: fire, $911.87; accident, $216.78		1,128 65
Total liabilities in Canada		$ 544,644 19

INCOME IN CANADA.

For Fire Risks.

Gross cash received for premiums	$ 876,463 98	
Deduct reinsurance, $9,049.77; return premiums, $96,772.33	105,822 10	
Net cash received for fire premiums	$ 770,641 88	

For Accident Risks.

Gross cash received for premiums	$ 17,211 13	
Deduct reinsurance, $458.81; return premiums, $5,051.31	5,510 12	
Net cash received for accident premiums	$ 11,701 01	

For Sickness Risks.

Gross cash received for premiums	$ 9,653 72	
Deduct reinsurance, $78.54; return premiums, $2,819.06	2,897 60	
Net cash received for sickness premiums	$ 6,756 12	

For Plate Glass Risks.

Gross cash received for premiums	$ 5,218 12	
Deduct reinsurance, $246.51; return premiums, $1,167.07	1,413 58	
Net cash received for plate glass premiums	$ 3,804 54	

For Employers' Liability Risks.

Gross cash received for premiums	$ 28,032 07	
Deduct reinsurance, $853.14; return premiums, $8,205.01	9,058 15	
Net cash received for employers' liability premiums	$ 18,973 92	

Net cash received for all premiums		$ 811,877 47
Received for interest on investments		32,637 03
Endorsement fees		143 19
Received for rents		2,211 00
Total income in Canada		$ 846,868 69

The Norwich Union Fire—*Continued.*

EXPENDITURE IN CANADA.

For Fire Risks.

Net amount paid for losses occurring in previous years		$ 25,366 71
Deduct savings, salvage and reinsurances		322 52
Net amount paid for said losses		$ 25,044 19
Amount paid for losses occurring during the year		$ 447,113 74
Deduct savings, salvage and reinsurances		1,234 92
Net amount paid for said losses		$ 445,878 82
Total net amount paid for fire losses		$ 470,923 01

For Accident Risks.

Net amount paid for losses occurring in previous years	$	77 60
Net amount paid for claims occurring during the year		5,621 17
Total net amount paid for accident claims	$	5,698 77

For Employers' Liability Risks.

Net amount paid for losses occurring in previous years	$	1,159 85
Amount paid for claims occurriag duriag the year	$	3,603 19
Deduct reinsurances		722 53
Net amount paid for said claims	$	2,880 66
Total net amount paid for employers' liability claims	$	4,040 51

For Sickness Claims.

Net amount paid for losses occurring in previous years	$	600 00
Amount paid for claims occurring during the year	$	3,783 36
Deduct reinsurances		105 00
Net amount paid during the year for said claims	$	3,678 36
Total net amount paid for sickness claims	$	4,278 36

For Plate Glass Risks.

Amount paid for claims occurring in previous years	$	12 45
Amount paid for claims occurring during the year	$	1,986 92
Deduct salvages and reinsurances		248 24
Net amount paid for said claims	$	1,738 68
Total net amount paid for plate glass claims	$	1,751 13

Total net amount paid for all losses	$	486,691 78
Commission or brokerage: fire, $143,790.70; other, $9,478.93		153,269 63
Paid for salaries of head office officials: fire, $53,346.90; other, $7,412.46; directors' fees, $1,000; auditors' fees: fire, $650; other $50: travelling expenses: fire, $4,684.93; other, $454.35		67,598 64
Taxes: fire, $12,730.70; other, $269.54		13,000 24
Miscellaneous payments, fire, viz.: Printing and stationery, $6,611.37; postage, telegrams, telephones and express, $5,966.01; advertising, $2,733.63; maps and plans, $4,053.71; sundry charges, $6,069.24 board expenses, $8,045.08; office furniture and fixtures, $1,048.60; rents, $4,100; legal fees, $155		38,782 64
Miscellaneous payments, other, viz.: Advertising, $330.44; furniture and fixtures, $149.55; postage, telegrams, telephones and express, $415.05; printing and stationery, $1,019.41; Glass Underwriters' Association deposit, $42.79; Casualty Underwriters of Canada, $62.50; inspections, $119; exchange, $30.40; general and office charges, $65.60		2,234 74
Total expenditure in Canada	$	761,577 67

The Norwich Union Fire—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement		$ 93,156,794	$ 1,173,346 16
Policies taken during the year, new and renewed		73,606,390	889,302 49
Total		$166,763,184	$ 2,062,648 65
Deduct terminated		67,830,077	885,543 40
Gross in force at end of year		$ 98,933,107	$ 1,177,105 25
Deduct reinsured		1,039,413	10,625 53
Net in force at December 31, 1914		$ 97,893,694	$ 1,166,479 72

Accident Risks.			
Gross policies in force at date of last statement	575	$ 1,551,500	$ 9,229 13
Policies taken during the year, new and renewed	1,227	2,971,000	17,082 63
Total	1,802	$ 4,522,500	$ 26,311 76
Deduct terminated	1,018	2,618,000	14,679 03
Gross in force at end of year	784	$ 1,904,500	$ 11,632 73
Deduct reinsured		102,000	458 81
Net in force at December 31, 1914	784	$ 1,802,500	$ 11,173 92

Employers' Liability Risks.			
Gross policies in force at date of last statement	117	$ 1,142,500	$ 10,215 33
Policies taken during the year, new and renewed	269	2,539,166	27,734 70
Total	386	$ 3,681,666	$ 37,950 03
Deduct terminated	182	1,632,500	20,322 40
Gross in force at end of year	204	$ 2,049,166	$ 17,627 63
Deduct reinsured		56,662	853 14
Net in force at December 31, 1914	204	$ 1,992,504	$ 16,774 49

Sickness Risks.			
Gross policies in force at date of last statement			$ 5,613 47
Policies taken during the year, new and renewed			9,424 05
Total			$ 15,037 52
Deduct terminated			8,416 86
Gross in force at end of year			$ 6,620 66
Deduct reinsured			78 54
Net in force at December 31, 1914			$ 6,542 12

Plate Glass Risks.			
Gross policies in force at date of last statement	175		$ 3,426 12
Policies taken during the year, new and renewed	298		5,099 04
Total	473		$ 8,525 16
Deduct terminated	201		4,168 71
Gross in force at end of year	272		$ 4,356 45
Deduct reinsured			260 51
Net in force at December 31, 1914	272		$ 4,095 94

(For General Business Statement, see Appendix.)

THE OCCIDENTAL FIRE INSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

President—Randall Davidson. Manager and Secretary—C. A. Richardson.
Principal Office—Winnipeg, Man.

(Incorporated by an Act of the Legislature of the Province of Manitoba, chapter 65 of the Statutes of 1902. Incorporated, June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 139. Dominion license issued, May 5, 1909.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	$ 500,000 00
Amount paid thereon in cash	174,762 70

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate, first liens				$ 168,586 80
Borrowers charges				101 10
Bonds and debentures owned by the company, viz.:—				
	Par value.	Book value.	Market value.	
*Province of Manitoba (Telephone and Telegraph Systems) 1947, 4 p.c.	$ 55,000 00	$ 55,000 00	$ 50,600 00	
Huntley S.D., 1915-1919, 5½ p.c.	750 00	750 00	712 50	
Waldron S.D., 1915-1920, 5 p.c.	1,500 00	1,500 00	1,395 00	
Flying Arrow S.D., 1915-1919, 5½ p.c.	750 00	750 00	712 50	
Echo S.D.,, 1915-1919, 5½ p.c.	500 00	500 00	475 00	
Canada Permanent Mortgage Corporation 1920, 4¾ p.c.	15,000 00	15,000 00	15,000 00	
Total par, book and market values	$ 73,500 00	$ 73,500 00	$ 68,895 00	
Carried out at book value				73,500 00
Cash in banks, viz.:—				
Royal Bank of Canada (current account)			$ 13,007 06	
Royal Bank of Canada (investment account)			63,114 25	
Total cash in banks				76,121 31
Discounted drafts on agents				3,830 26
Total ledger assets				$ 322,139 47
Deduct market value of bonds under book value				4,605 00
				$ 317,534 47

OTHER ASSETS.

Interest accrued	6,951 52
Agents' balances ($3,297.21 on business prior to October 1, 1914)	21,272 14
Office furniture, $1,957.41; maps and plans, $6,000	7,957 41
Amount due for reinsurance losses	91 64
Total assets	$ 353,807 18

*On deposit with Receiver General.

THE OCCIDENTAL FIRE—*Continued.*

LIABILITIES.

(1) Liabilities in Canada.

Net amount of losses, adjusted and unpaid	$ 10,895 99	
Net amount of losses, unadjusted (accrued prior to 1914)	3,533 00	
Net amount of losses, resisted—not in suit	2,660 00	
Total net amount of unsettled losses		$ 17,088 99
Reserve of unearned premiums, $96,548.01; carried out at 80 per cent		77,238 40
Held in trust for unlicensed reinsuring companies		8,835 49
Dividends declared and due, remaining unpaid		10 00
Taxes due and accrued		519 01
Due for reinsurance premiums		640 26
Total liabilities in Canada		$ 104,332 15

(2) Liabilities in other countries.

Net amount of losses, unadjusted		$ 8 34
Reserve of unearned premiums, $4,019.18; carried out at 80 per cent		3,215 34
Total liabilities in other countries		$ 3,223 68
Total liabilities (excepting capital stock) in all countries		$ 107,555 83
Excess of assets over liabilities		$ 246,251 35
Capital stock paid in cash		174,762 70
Surplus over liabilities and capital		$ 71,488 65

INCOME.

	In Canada.	In other countries.	
Gross cash received for premiums	$ 167,776 51	$ 8,115 92	
Deduct reinsurance, $15,520.70; return premiums, $23,412.94	37,964 49	969 15	
Net cash received for said premiums	$ 129,812 02	$ 7,146 77	
Total net cash received for premiums in all countries			$ 136,958 79
Received for interest on investments			18,162 91
Total			$ 155,121 70
Received for calls on capital stock			5,689 64
Total income			$ 160,811 34

EXPENDITURE.

	In Canada.	In other countries.	
Amount paid for losses occurring in previous years	$ 12,868 98	.....	
Deduct savings, salvage and reinsurances	1,790 58	.....	
Net amount paid for said losses	$ 11,078 40	.....	
Amount paid for losses occurring during the year	$ 78,315 70	$ 5,613 70	
Deduct savings, salvage and reinsurances	7,161 69	2,500 00	
Net amount paid for said losses	$ 71,154 01	$ 3,113 70	
Total net amount paid for losses	$ 82,232 41	$ 3,113 70	
Total net amount paid for losses in all countries			$ 85,346 11
Dividends paid stockholders at 10 per cent			8,464 79
Commission or brokerage			19,756 52
Paid for salaries: H.O. officials, $9,919.34; general and special agents, $3,585.68; directors' fees, $296.75; auditors' fees, $327.25; travelling expenses, $3,892.74; late President's grant, $300			18,321 76
Taxes			2,208 76

The Occidental Fire—*Concluded.*

EXPENDITURE—*Concluded.*

All other payments, viz.: Advertising, $1,156.07; maps and plans $543.31; printing and stationery, $3,335.35; postage, telegrams, telephones and express, $1,492.54; legal expenses, $291.77; boards, tariff associations, etc., $3,169.99; sundries, $2,296.36; rents, $268.40; furniture and fixtures, $469.18; total $13,022.97; less furniture and plans sold, $1,432.55	$ 11,590 42
Total expenditure	$ 145,688 36

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1913	$ 298,181 00
Income as above	160,811 34
Total	$ 458,992 34
Amount of expenditure as above	145,688 36
Balance, net ledger assets, at December 31, 1914 ($322,139.47, less $8,835.49 deposit)	$ 313,303 98

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies	$ 14,173 43
Amount of commission thereon	4,252 03
Amount of losses recovered from said companies	11,417 06
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $7,467.63; carried out at 80 per cent	5,974 10
Amount of reinsurance premiums payable to such companies	8,835 49

RISKS AND PREMIUMS.

—	In Canada.			In other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at date of last statement	9,682	11,368,297	244,106 24	706	649,975	7,433 86	10,388	12,018,272	251,540 10
Taken during the year	4,129	5,874,485	138,677 99	776	744,305	8,471 16	4,905	6,618,790	147,149 15
Total	13,811	17,242,782	382,784 23	1,482	1,394,280	15,905 02	15,293	18,637,062	398,689 25
Deduct terminated	6,206	6,694,025	169,129 97	694	649,975	7,433 86	6,900	7,344,000	176,563 83
Gross in force at end of year	7,605	10,548,757	213,654 26	788	744,305	8,471 16	8,393	11,293,062	222,125 42
Deduct reinsured	.....	691,274	17,538 02	.....	22,730	465 00	.....	714,004	18,003 02
Net in force at Dec. 31, 1914	7,605	9,857,483	196,116 24	788	721,575	8,006,16	8,393	10,579,058	204,122 40

THE PACIFIC COAST FIRE INSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

President—D. H. Wilson, M.D. Secretary—Fred. H. Godfrey.
Vice-Presidents—J. W. Horne, Manager—T. Wesley Greer.
W. H. Malkin.
Principal Office—Vancouver, B.C.

(Incorporated by an Act of the Legislature of the Province of British Columbia, chapter 54 of the Statutes of 1890, amended by chapter 61 of the Statutes of 1906. Reincorporated in 1908 by an Act of the Parliament of the Dominion of Canada, being chapter 143, of the Statutes of 1907-08. Dominion license issued November 5, 1908.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	831,600 00
Amount paid in cash	577,376 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Book value of real estate	$ 142,189 84
Amount secured by way of loans on real estate, first liens	297,746 36

Bonds and debentures owned by the company.:—

	Par value.	Book value.	Market value.
*City of Edmonton, 1933 to 1941, 4½ p.c.	$ 14,862 98	$ 13,853 54	$ 13,228 05
*City of Edmonton, 1934 to 1942, 4½ p.c.	43,236 91	40,300 41	38,480 85
†National Finance Co., Ltd., 1914, 9 p.c.	28,900 00	28,900 00	28,900 00
†National Finance Co., Ltd., 1915, 9 p.c.	188,520 00	188,520 00	188,520 00
†National Finance Co., Ltd., 1916, 9 p.c.	58,000 00	58,000 00	58,000 00
‡Richlands Orchard, 1915, 8 p.c.	53,000 00	50,553 52	53,000 00
Mun. of Richmond, B.C., 1962, 4½ p.c.	20,000 00	16,632 00	15,200 00
Trustee Co., Ltd., 1914, 9 p.c.	14,000 00	14,000 00	14,000 00
Total par, book and market values	$ 420,519 89	$ 410,759 47	$ 409,328 90
Carried out at book value			410,759 47

Stocks owned by the Company, viz.:—

	Par value.	Book value.	Market value.
219 shares British Columbia Permanent Loan Company of Vancouver, B.C., permanent stock	$ 21,900 00	$ 28,470 00	$ 27,594 00
Carried out at book value			28,470 00
Cash at head office			5,897 27

*On deposit with Receiver General.

†The National Finance Company is in liquidation and the Department is unable to place a value upon these debentures. The debentures are secured by the hypothecation of certain parcels of real estate in Vancouver and Lulu Island. The Department has had an independant valuation of this real estate made and the valuator states that as real estate of any description is practically unsaleable at the present time it is impossible to estimate what the properties might sell for now, but that they should be worth in ordinary or normal times an aggregate of $496,050. Deducting encumbrances of $147,000, the net value under ordinary circumstances would be $349,050. The liquidator of the National Finance Company has certified to the hypothecation of the real estate and has stated that the creditors of the National Finance Company, other than the Pacific Coast Fire Insurance Company, have no claim whatsoever upon the said properties until the claim of the Pacific Coast Fire Insurance Company against the National Finance Company has been fully satisfied.

‡This company is also in liquidation. The security behind the debentures is the assignment of certain sale agreements for $55,000 and over 3,000 acres of fruit lands improved by an irrigation system. The Department is unable to place a value on these debentures.

The Pacific Coast—*Continued.*

ASSETS—*Concluded.*

Cash in Banks, viz.:—		
Royal Bank of Canada (Savings Account)	$ 25,046 84	
Royal Bank of Canada	4,217 14	
Total	$ 29,263 98	
Less cheques (B.C. Permanent Loan Co.) account closed out	55 48	
Net cash in bank		$ 29,208 50
Total ledger assets		$914,271 44
Deduct market value of bonds, debs. and stocks under book value		2,306 57
		$911,964 87

OTHER ASSETS.

Interest due, $28,529.50; accrued, $11,191.56	39,721 06
Agents' balances and premiums uncollected ($1,008.36 on business prior to Oct. 1, 1914)	14,675 83
Office furniture and fixtures, $1,420.94; Goad's maps and plans, $6,545.59	7,966 53
Due for reinsurance	3,448 19
Total assets	$ 977,776 48

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses, unadjusted	$ 6,920 30
Reserve of unearned premiums, $80,135.43; carried out at 80 per cent	64,108 35
Dividends declared and due, remaining unpaid	791 00
Dividends declared but not yet due	35,650 80
Taxes due and accrued	2,096 61
Reinsurance premiums due	7,937 84
Reinsuring companies' deposit accounts	48,901 47
Return premiums	829 31
Total liabilities in Canada	$ 167,235 68

(2) *Liabilities in Other Countries.*

Reserve of unearned premiums, $4,260.28; carried out at 80 per cent	$ 3,408 22
Total liabilities in other countries	$ 3,408 22
Total liabilities in all countries, except capital stock	$ 170,643 90
Excess of assets over liabilities	$ 807,132 58
Capital stock paid in cash	577,376 00
Surplus over liabilities and capital (including $100,000 conflagration fund)	$ 229,756 58

INCOME.

	In Canada.	In Other Countries.	
Gross cash received for premiums	$ 165,939 23	$ 24,093 18	
Deduct reinsurance, $59,398.20 return premiums, $34,245.11	90,388 49	3,254 82	
Net cash received for premiums	$ 75,550 74	$ 20,838 36	
Total net cash received for premiums in all countries			$ 96,389 10
Received for interest on investments and dividends on stocks			42,670 80
Rents, transfer and endorsement fees			86 50
Premium on Treasury Stock			13,974 04
Total			$ 153,120 44
Received for calls on capital and increased capital in instalment			27,935 32
Total income			$ 181,055 76

The Pacific Coast—*Continued.*

EXPENDITURE.

	In Canada.	In Other Countries.	
Amount paid for losses occurring in previous years	$ 9,948 02	$ 616 19	
Deduct savings, salvage and reinsurance	9,514 49	334 36	
Net amount paid for said losses	$ 433 53	$ 281 83	
Amount paid for losses occurring during the year	$ 71,007 30	$ 24,730 42	
Deduct savings, salvage and reinsurances	31,603 36	27 29	
Net amount paid for said losses	$ 39,403 94	$ 24,703 13	
Total net amount paid for losses	$ 39,837 47	$ 24,984 96	

Total net amount paid for losses in all countries		$ 64,822 43
Amount paid for dividends during the year at 10 per cent		56,506 63
Commission or brokerage		13,709 13
Paid for salaries: Home office officials and staff, $14,774; directors' fees, $965; auditor's fees, $300; travelling expenses, $2,285.30		18,324 30
Taxes and licenses		3,573 60
All other expenditure, viz.: Adjustment expenses and fire losses, $1,055 54; rents, $1,750; maps, plans and office supplies, $3,148.26; advertising, $796.61; postage, telephone, express and telegrams, $980.99; furniture and fixtures, $186.05; miscellaneous expenses, $254.92; underwriters' boards, tariff associations, etc., $1,938.31; legal fees, $598.80; printing and stationery, $136 01		10,845 49
Total expenditure		$ 167,781 58

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1913		$ 864,836 86
Amount of income as above		181,055 76
Total		$ 1,045,892 62
Amount of expenditure as above	$ 167,781 58	
Amount written off ledger assets	12,741 07	
Total		180,522 65
Balance, net ledger assets ($914,271,44 less $48,901.47 deposit) at December 31, 1914		$ 865,369 97

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	$ 52,191 35
Amount of commission thereon	15,814 26
Amount of losses recovered from said companies	32,523 02
Reserve of unearned premiums on all risks reinsured in unlicensed companies, $44,549.06; carried out at 80 per cent	35,639 25
Amount of losses due and recoverable from such companies	6,817 49
Amount of reinsurance premiums payable to such companies	6,877 67
Amount of cash or other securities held as security for recovery of losses	48,901 47

The Pacific Coast—*Concluded.*

RISKS AND PREMIUMS.

	In Canada.			In Other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force December 31, 1913		18,932,425	276,479 73		3,096,436	10,462 61		22,028,861	286,942 34
Taken during the year, new and renewed		12,243,156	169,833 77		6,497,859	24,934 92		18,741,015	194,768 69
Total		31,175,581	446,313 50		9,594,295	35,397 53		40,769,876	481,711 03
Deduct terminated		12,611,876	174,904 15		7,134,724	26,347 94		19,746,600	201,252 09
Gross in force at end of year		18,563,705	271,409,35		2,459,571	9,049 59		21,023,276	280,458 94
Deduct reinsured		7,357,071	106,458 32					7,357,071	106,458 32
Net in force at December 31, 1914		11,206,634	164,951 03		2,459,571	9,049 59		13,666,205	174,000 62

THE PALATINE INSURANCE COMPANY, LIMITED.

Statement for the Year ending December 31, 1914.

Managing Director—E. Roger Owen. Secretary—Henry Mann.
Principal Office—London, Eng.
Head Office in Canada—Montreal. Chief Agent in Canada—Jas. McGregor.

(Incorporated August 22, 1900. Dominion license issued March 27, 1912.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash, £100,000	$ 486,666 66

ASSETS IN CANADA.

	Par value.	Market value.	
Bonds and debs., on deposit with Receiver General, viz.:—			
Town of Longue Pointe School, 1951, 5 p.c.	$ 50,000 00	$ 50,000 00	
Town of Maisonneuve School, 1951, 4½ p.c.	7,000 00	6,300 00	
Ontario Loan and Debenture Co., 1917, 4½ p.c.	48,666 67	48,666 67	
Can. Perm. Mtge. Corp., 1919, 4½ p.c.	50,00 00	50,000 00	
New Zealand Govt. Cons. Stock, 1929, 4 p.c.	82,733 33	81,078 66	
Total on deposit with Receiver General	$ 238,400 00	$ 236,045 33	
Carried out at market value			$ 236,045 33
Cash in banks—			
Union Bank of Canada, Montreal		$ 11,993 96	
Union Bank of Canada, Winnipeg		4,070 29	
Union Bank of Canada, Vancouver		4,351 21	
Total cash in banks			20,415 46
Agents' balances and premiums uncollected ($1,659.55 on business prior to October 1, 1914)			31,713 71
Bills receivable			709 69
Total assets in Canada			$ 288,884 19

LIABILITIES IN CANADA.

Total net amount of unsettled losses	$ 11,086 86
Reserve of unearned premiums, $165,273.57; carried out at 80 per cent	132,218 86
Taxes due and accrued	3,513 19
Reinsurance premiums due	126 54
Total liabilities in Canada	$ 146,945 45

INCOME IN CANADA.

Gross cash received for premiums	$ 325,095 45	
Deduct reinsurance, $22,321.56; return premiums, $63,107.76	85,429 32	
Net cash received for premiums		$ 239,666 13
Received for interest on investments		10,829 69
Total income in Canada		$ 250,495 82

The Palatine—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 15,724 92	
Deduct reinsurances	3 07	
Net amount paid for said losses	$ 15,721 85	
Amount paid for losses occurring during the year	$ 155,483 27	
Deduct savings, salvage and reinsurances	16,072 76	
Net amount paid for said losses	$ 139,410 51	
Total net amount paid for losses		$ 155,132 36
Commission or brokerage		47,961 88
Salaries, $13,301 95; auditors' fees, $111.60		13,413 55
Taxes		4,640 57
Miscellaneous expenditure, viz.: Advertising, $1,636.79; inspections and surveys, $1,958.73; legal fees, $3.50; maps and plans, $1,117.18; postage, telegrams, telephones and express, $1,486.42; printing and stationery, $2,695.30; rents, $1,457.03; board fees, $2,654.98; office expenses, $1,274.12; Canadian Patriotic fund, $200		14,484 05
Total expenditure in Canada		$ 235,632 41

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.	7,030	$ 19,839,094	$ 246,348 44
Policies taken during the year, new and renewed.	9,575	25,645,785	321,725 60
Total	16,605	$ 45,484,879	$ 568,074 04
Deduct terminated	4,799	19,061,683	235,800 80
Gross in force at end of year	11,806	$ 26,423,196	$ 332,273 24
Deduct reinsured		1,887,659	23,713 74
Net in force at December 31, 1914	11,806	$ 24,535,537	$ 308,559 50

(*For General Business Statement, see Appendix.*)

PHŒNIX ASSURANCE COMPANY, LIMITED.

Statement for the Year ending December 31, 1914.

Chairman—
The Rt. Hon. Lord Geo. Hamilton, G.C.S.I.

Manager—Sir G. H. Ryan.

Principal Office—19 Lombard Street, London, E.C., England.

General Agents in Canada—
R. MacD. Paterson, J. B. Paterson.

Head Office in Canada—Montreal.

(Organized A.D. 1782. Commenced business in Canada A.D. 1804. In 1908 an Act was passed by the Parliament of Canada, 7-8 Edward VII, Cap. 145, providing that nothwithstanding anything contained in The Insurance Act a license might be granted to the Company to carry on in Canada in addition to its fire insurance business, the existing life insurance business in Canada of the Pelican and British Empire Life Office. In 1910 a further Act was passed by the Parliament of Canada empowering the Company to transact in Canada life insurance business generally. A license was granted to the Company for life insurance on April 4, 1910.)

CAPITAL.

Amount of capital authorized and subscribed	£ 3,210,650	$15,625,163 33
Amount paid thereon in cash	422,855	2,057,894 33

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General, viz.:—	Par value.	Market value.	
Canadian Northern Ry., 1st mortgage deb. stock, (g'teed. by Dom. Govt.), 1958, 3½ p.c.	$ 38,933,33	$ 32,704 00	
Canadian Northern Ontario Ry., 1st mortgage deb. stock (g'teed. by Dom. Govt.) 1961, 3½ p.c.	114,366 67	96,068 00	
Canadian Northern Alberta Ry., 1st Mortgage deb. stock, (g'teed. by Dom. Gov't.) 1960, 3½ p.c.	82,733 33	69,496 00	
City of Port Arthur, 1940, 4½ p.c.	43,800 00	38,544 00	
City of Edmonton, 1930, 4½ p.c.	31,146 66	28,343 46	
City of Edmonton, 1950, 4½ p.c.	12,653 34	11,008 41	
City of Edmonton, 1933, 5 p.c.	34,066 67	33,385 34	
City of New Westminster, 1959, 5 p.c.	48,666 67	46,233 34	
City of Westmount, 1954, 4 p.c.	50,000 00	42,000 00	
City of Victoria, 1959, 4 p.c.	45,746 66	37,512 26	
City of Victoria, 1960, 4 p.c.	24,333 34	19,953 34	
Canadian Northern Railway deb. stock, (g'teed. by Dom. Gov't.) 1953, 3 p.c.	24,333 33	18,006 66	
City of Edmonton, 1928, 5 p.c.	29,200 00	28,324 00	
City of Edmonton, 1948, 5 p.c.	19,466 67	18,493 34	
City of Winnipeg, 1940, 4 p.c.	48,666 67	41,853 34	
City of Regina, 1923, 5 p.c.	24,333 33	23,846 66	
City of Montreal, 1925, 4 p.c.	6,000 00	5,640 00	
Province of Quebec inscribed stock, 1937, 3 p.c.	84,553 33	66,797 13	
City of Winnipeg, 1917, 4 p.c.	25,000 00	24,250 00	
City of Toronto, 1944, 3½ p.c.	73,000 00	57,670 00	
City of Toronto, 1945, 3½ p.c.	14,600 00	11,534 00	
G.T.P. 1st Mortgage (g'teed. by Dom. Gov't.), 1962, 3 p.c.	70,566 67	51,513 67	
City of Calgary, 1931, 4½ p.c.	7,786 67	7,241 60	
City of Calgary, 1941, 4½ p.c.	32,120 00	28,908 00	
Total on deposit with Receiver General	$ 986,073 34	$ 839,326 55	
Carried out at market value			$ 839,326 55
Cash at head office in Canada			219 14
Cash in banks, viz.:—			
Bank of Montreal, Montreal		$ 38,835 87	
Bank of Montreal, Vancouver		19,399 53	
Total cash in banks			58,235 40

PHŒNIX ASSURANCE—*Concluded.*

ASSETS IN CANADA—*Concluded.*

Agents' balances and premiums uncollected ($742.28 on business prior to Oct. 1, 1914)		$ 38,462 36
Interest accrued		14,921 37
Office furniture and plans		15,358 49
Total assets in Canada		$ 966,523 31

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid	$ 3,549 94	
Net amount of losses, unadjusted	43,183 86	
Net amount of losses, resisted, not in suit	1,721 88	
Total net amount of unsettled losses (of which $1,657.62 accrued in previous years)		$ 48,455 68
Reserve of unearned premiums, $779,234.78; carried out at 80 per cent		623,387 82
Taxes due and accrued		5,000 00
Total liabilities in Canada		$ 676,843 50

INCOME IN CANADA.

Gross cash received for premiums	$ 1,283,448 96	
Deduct reinsurance, $48,705.81; return premiums, $198,964.93	247,670 74	
Net cash received for premiums		$ 1,035,778 22
Received for interest on deposit with the Receiver General, paid direct to the head office in London		38,225 07
Total income in Canada		$ 1,074,003 29

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 52,779 14	
Deduct reinsurances	5,982 32	
Net amount paid for said losses	$ 46,796 82	
Amount paid for losses occurring during the year	$ 536,840 33	
Deduct reinsurances	4,429 95	
Net amount paid for said losses	$ 532,410 38	
Total net amount paid for losses		$ 579,207 20
Commission or brokerage		213,807 43
Salaries, $49,548.16; directors' fees, $412.50; auditors' fees, $500; travelling expenses, $4,869.66		55,330 32
Taxes		17,130 59
Miscellaneous payments, viz.: Advertising, $1,049.96; office expenses, $7,603.82; board of underwriters, $10,916.48; furniture and fixtures, $49.75; legal expenses, $248.46; maps and plans, $3,118.30; postage, telegrams, telephones and express, $3,952.57; stationery and printing, $3,055.07; rent, $5,000; sundry, $1,252.03; fire departments, patrol and salvage corps assessments, $13.08; inspections and surveys, $300; donations, $1,070.50		37,630 02
Total expenditure in Canada		$ 903,105 56

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	57,336	$ 117,335,320	$ 1,487,429 06
Taken during the year, new and renewed	30,573	97,927,950	1,285,915 32
Total	87,909	$ 215,263,270	$ 2,773,344 38
Deduct terminated	26,994	88,557,226	1,201,706 05
Gross in force at end of year	60,915	$ 126,706,044	$ 1,571,638 33
Deduct reinsured		4,936,135	54,301 30
Net in force at December 31, 1914	60,915	$ 121,769,909	$ 1,517,337 03

(For General Business Statement, see Appendix.)

THE PHŒNIX INSURANCE COMPANY, HARTFORD, CONN.

Statement for the Year ending December 31, 1914.

President—Edw. Milligan. Secretaries—J. B. Knox and Thos. C. Temple.

Chief Agent in Canada—J. W. Tatley.

Principal Office—Hartford, Conn. Head Office in Canada—Montreal.

(Incorporated May 31, 1854. Commenced business in Canada May 20, 1890.)

CAPITAL.

Amount of joint stock capital authorized	$ 5,000,000 00
Amount subscribed and paid in cash	3,000,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
City of St. Boniface, 1930, 5 p.c.	$ 25,000 00	$ 24,000 00
Town of Outremont, 1950, 5 p.c.	25,000 00	24,500 00
City of Guelph, 1929, 4½ p.c.	20,000 00	18,800 00
City of Guelph, 1919, 5 p.c.	24,000 00	24,000 00
Town of Westmount, 1945, 4 p.c.	50,000 00	43,000 00
City of Victoria, 1928, 5 p.c.	20,000 00	20,000 00
City of St. Henri, 1918, 4½ p.c.	75,000 00	74,250 00
City of St. Henri R. C. School, 1949, 4½ p.c.	20,000 00	18,600 00
Province of New Brunswick, 1922, 4 p.c.	5,000 00	4,800 00
City of Brantford, 1934, 4 p.c.	20,000 00	17,600 00
Town of Montreal West, 1952, 5 p.c.	10,000 00	9,700 00
City of Brantford, 1952, 5 p.c.	20,200 00	20,200 00
City of Kingston, 1943, 4¾ p.c.	25,000 00	24,250 00
City of Toronto, 1948, 4 p.c.	54,993 33	47,844 20
City of Toronto (Elec. Dist. Plant) 1953, 4½ p.c.	45,000 00	42,750 00
City of Montreal (Town of St. Louis), 1941, 4 p.c.	40,000 00	35,600 00
Total on deposit with Receiver General	$ 478,993 33	$ 449,894 20
Imperial Bank stock, 479 shares	47,900 00	101,069 00
Total par and market values	$ 526,893 33	$ 550,963 20

Carried out at market value		$ 550,963 20
Cash at head office in Canada		1,148 53
Cash in Imperial Bank, Montreal		24,580 69
Agents' balances and premiums uncollected (net)		62,790 86
Interest accrued		6,618 71
Office furniture (net), $2,601.80; maps and plans (net), $3,361		5,962 80
Total assets in Canada		$ 652,064 79

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid	$ 7,917 25	
Net amount losses, unadjusted	31,773 22	
Total net amount of unsettled losses ($6,500 accrued in previous years)		$ 39,690 47
Reserve of unearned premiums, $323,074.10; carried out at 80 per cent		258,459 28
Taxes due and accrued (est.)		12,500 00
Total liabilities in Canada		$ 310,649 75

The Phœnix of Hartford—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	$ 537,935 37	
Deduct reinsurance, $54,133.65; return premiums, $81,785.50	135,919 16	
Net cash received for premiums		$ 402,016 21
Received for interest on investments, $27,135.22; bank interest, $614.11		27,749 33
Total income in Canada		$ 429,765 54

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 46,428 48	
Deduct reinsurances	14,470 19	
Net amount paid for said losses	$ 31,958 29	
Amount paid for losses occurring during the year	$ 233,113 54	
Deduct savings, salvage and reinsurances	27,088 58	
Net amount paid for said losses	$ 206,024 96	
Total net amount paid for losses		$ 237,983 25
Commission or brokerage		88,595 12
Paid for salaries: head office officials, $15,874.62; travelling expenses, $4,000.03		19,874 65
Taxes		11,751 73
Miscellaneous payments, viz.: Underwriters' Association, $4,753.53; postage, telegrams, telephones and express, $3,023.90; printing and stationery, $4,339.31; rents, $3,311.70; advertising, $469.20; office furniture and fixtures, $2,072.52; sundries and supplies, $1,491.72; subscriptions, $109.94; legal expenses, $202; maps and plans, $873.33; exchange, $385.83		21,032 98
Total expenditure in Canada		$ 379,237 73

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 63,193,849	$ 761,998 37
Taken during the year, new and renewed	48,347,747	541,722 92
Total	$111,541,596	$1,303,721 29
Deduct terminated	51,425,738	601,801 08
Gross in force at end of year	$ 60,115,858	$ 701,920 21
Deduct reinsured	5,141 406	58,185 56
Net in force at December 31, 1914	$ 54,974,452	$ 643,734 65

General Business Statement for the Year ending December 31, 1915.

LEDGER ASSETS.

Book value of real estate	$ 119,635 64
Mortgage loans on real estate, first liens	164,880 00
Loans secured by pledge of bonds, stocks or other collaterals	10,000 00
Book value of stocks and bonds owned by the company	10,816,416 34
Cash on hand, in trust companies and in banks	792,295 40
Agents' balances	995,327 36
Total ledger assets	$12,898,554 74

NON-LEDGER ASSETS.

Interest accrued	$ 109,219 07
Rents accrued	1,139 85
Market value of real estate over book value	21,377 74
Market value of stocks and bonds over book value	1,588,188 91
Net cash value of premiums in course of collection	53,100 00
Gross assets	$14,671,580 31
Deduct assets not admitted	107,967 45
Total admitted assets	$14,563,612 86

THE PHŒNIX OF HARTFORD—*Concluded.*

LIABILITIES.

Net amount of unpaid losses and claims	$ 552,756 78
Total unearned premiums	5,487,449 10
Federal, State and other taxes due or accrued (estimated)	205,000 00
Salaries, rents, etc., due or accrued	35,000 00
Commissions, brokerage and other charges, due or to become due to agents and brokers	10,000 00
Total liabilities, excluding capital stock	$ 6,290,205 88
Capital stock paid in cash	3,000,000 00
Surplus over all liabilities	5,273,406 98
Total liabilities	$14,563,612 86

INCOME.

Net cash received for premiums	$ 5,399,701 31
Received for interest and dividends	640,184 20
Rents	13,692 91
Agents' balances charged off	27 93
Gross profit on sale or maturity of ledger assets	2,118 09
From Franklin Trust Co., previously charged off	712 00
Credit to Reserve Fund sale stock	4,900 00
From Commercial Bank, previously charged off	6,250 00
Conscience money	577 00
Total income	$ 6,068,163 44

DISBURSEMENTS.

Net amount paid during the year for losses	$ 3,056,765 06
Expenses of adjustment and settlement of losses	46,984 86
Dividends paid to stockholders (including $63,091.05 stockholders' tax)	663,091 05
Commission or brokerage	1,027,403 77
Rents	38,755 07
Salaries, $277,346.84; and expenses, $152,959.69; of special and general agents and branch office employees	430,306 53
Salaries, fees and all other charges of officers, directors, trustees and home office employees	254,386 51
Underwriters' boards and tariff associations	75,746 74
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	17,439 25
Inspections and surveys	31,651 12
Taxes on real estate	2,773 65
State taxes on premiums, Insurance Department licenses and fees	171,029 35
All other licenses, fees and taxes	19,458 66
Agents' balances charged off	711 13
Federal corporation tax	8,250 38
Gross loss on sale or maturity of bonds and stocks	5,525 00
Gross decrease by adjustment in book value of stocks	24 34
All other payments and expenditures	152,956 72
Total expenditure	$ 6,003,259 19

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$ 848,189,750 00
Premiums thereon	8,093,236 60
Amount of policies terminated	785,719,596 00
Premiums thereon	7,999,477 21
Net amount in force on December 31, 1914	1,096,842,210 00
Premiums thereon	10,625,999 35

PROVIDENCE WASHINGTON INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—J. B. BRANCH. . Secretary—A. G. BEALS.

Principal Office—Providence, R.I.

Head Office in Canada—Montreal. Chief Agents in Canada—
ROBT. HAMPSON and SON, LTD.

(Incorporated 1799. Dominion license issued January 9, 1912.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Commonwealth of Massachusetts, 1936, 3½ p.c.	$ 6,000 00	$ 5,460 00	
Commonwealth of Massachusetts, 1938, 3½ p.c.	35,000 00	31,850 00	
State of Rhode Island, 1958, 3½ p.c.	100,000 00	88,000 00	
City of Montreal Prot. School, 1942, 4 p.c.	75,000 00	64,500 00	
Total on deposit with Receiver General	$ 216,000 00	$ 189,810 00	
Carried out at market value			$ 189,810 00

Stocks owned by the company:—

	Par value.	Market value.	
100 shares Bank of Montreal	$ 10,000 00	$ 23,100 00	
Carried out at market value			23,100 00
Interest accrued			2,509 16
Agents' balances and premiums uncollected			16,181 53
Total assets in Canada			$ 231,600 69

LIABILITIES IN CANADA.

Net amount of fire losses, unadjusted	$ 13,948 07	
Net amount of automobile losses, unadjusted	2,377 65	
Total net amount of unsettled losses		$ 16,325 72
Reserve of unearned premiums: fire, $109,037.02; other, $8,845.80; Total $117,882.82; carried out at 80 per cent		94,306 26
Total liabilities in Canada		$ 110,631 98

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums	$ 238,375 27
Deduct reinsurance, $1,777.25; return premiums, $45,949.05	47,726 30
Net cash received for said premiums	$ 190,648 97

Providence Washington—*Continued.*

INCOME IN CANADA—*Concluded.*

Automobile Risks.

Gross cash received for premiums	$ 24,246 79	
Deduct return premiums	5,449 50	
Net cash received for said premiums	$ 18,797 29	
Total net cash received for all premiums		$ 209,446 26
Received for interest on investments		6,832 50
Total income in Canada		$ 216,278 76

EXPENDITURE IN CANADA.

Fire Risks.

Net amount paid for losses occurring in previous years	$ 3,618 47	
Net amount paid for losses occurring during the year	$ 124,501 73	
Deduct savings and salvage	2,209 89	
Net amount paid for said losses	$ 122,291 84	
Total net amount paid for fire losses	$ 125,910 31	

Automobile Risks.

Amount paid for claims occurring in previous years	$ 2,715 30	
Amount paid for claims occurring during the year	$ 10,343 51	
Deduct salvages	315 75	
Net amount paid for said losses	$ 10,027 76	
Total net amount paid for automobile losses	$ 12,743 06	
Total net amount paid for all losses		$ 138,653 37
Commission or brokerage: fire, $32,580.31; automobile, $5,534.07		38,114 38
Travelling expenses		983 27
Taxes, fire: $4,352.64; other, $50		4,402 64
Miscellaneous expenditure, fire, viz.: Advertising, $237; maps and plans, $461.44; postage, telegrams, telephones, and express, $1,125.31; printing and stationery, $1,190.86; board fees, $2,205.06; sundries, $488.59		5,708 26
Miscellaneous expenditure, other, viz.:—Board expenses, $134.62; sundry, ·25		134 87
Total expenditure in Canada		$ 187,996 79

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	Amount.	Premiums.
Gross policies in force at Dec. 31, 1913	$ 14,346,416	$ 180,981 13
Taken during the year, new and renewed	19,631,625	234,673 57
Total	$ 33,978,041	$ 415,654 70
Deduct terminated	15,887,525	197,908 89
Gross in force at December 31, 1914	$ 18,090,516	$ 217,745 81
Deduct reinsured	179,500	2,151 02
Net in force at December 31, 1914	$ 17,911,016	$ 215,594 79

Automobile Risks.	Amount.	Premiums.
Gross policies in force at December 31, 1913	$ 664,361	$ 15,824 89
Taken during the year, new and renewed	1,032,420	25,382 71
Total	$ 1,696,781	$ 41,207 60
Deduct terminated	987,071	23,516 00
Gross and net in force Dec. 31, 1914	$ 709,710	$ 17,691 60

PROVIDENCE WASHINGTON—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 65,000 00
Book value of bonds and stocks	2,925,300 00
Cash on hand, in trust companies and in banks	623,425 50
Agents' balances and bills receivable	703,766 13
Total ledger assets	$ 4,317,491 63

NON-LEDGER ASSETS.

Interest accrued	12,990 62
Market value of bonds and stocks over book value	864,306 00
Gross assets	$ 5,194,788 25
Deduct assets not admitted	11,134 91
Total admitted assets	$ 5,183,653 34

LIABILITIES.

Net amount of unpaid losses	$ 714,467 49
Total unearned premiums	2,535,954 33
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000 00
Federal, State and other taxes due and accrued (estimated)	52,000 00
Contingent commissions due or accrued	10,000 00
Total liabilities, except capital stock	$ 3,317,421 82
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities	866,231 52
Total liabilities	$ 5,183,653 34

INCOME.

Net cash received for premiums	$ 3,689,154 73
Interest and dividends	189,389 39
Gross increase, by adjustment, in book value of bonds and stocks	50,708 75
All other income	1,126 92
Total income	$ 3,930,379 79

DISBURSEMENTS.

Net amount paid for losses	$ 2,218,897 40
Expenses of adjustment and settlement of losses	37,000 18
Dividends paid stockholders	100,000 00
Commission or brokerage	759,637 97
Allowances to agencies for miscellaneous agency expenses	1,007 61
Salaries, $94,279.22; and expenses, $30,407.92; of special and general agents	124,687 14
Salaries, fees and all other charges of officers, directors, trustees and home office employees	124,222 79
Rents	15,052 62
Underwriters' boards and tariff associations	36,427 26
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	18,955 25
Inspections and surveys	17,149 68
State taxes on premiums, Insurance Department licenses and fees	97,842 28
All other licenses, fees and taxes	14,477 23
Gross decrease, by adjustment, in book value of bonds and stocks	29,566 50
All other expenditure	65,683 51
Total disbursements	$ 3,660,607 42

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of risks written or renewed during the year	$401,112,600 00
Premiums thereon	4,066,592 62
Amount of policies terminated	362,714,334 00
Premiums thereon	3,748,057 60
Net amount in force at December 31, 1914	435,770,004 00
Premiums thereon	4,248,414 30

PROVINCIAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

Chairman—SIR SAMUEL SCOTT, BART. | Secretary—F. C. SCOTT.
Principal Office—Bolton, England.
Chief Agents in Canada—WILLIS, FABER & Co., of Canada, Limited. | Head Office in Canada—Montreal.

(Established October 17, 1903. Dominion license issued December 19, 1910.)

CAPITAL.

Amount of joint stock capital authorized	£ 250,000	$ 1,216,666 67
Amount subscribed	180,000	876,000 00
Amount paid thereon in cash	90,000	438,000 00

ASSETS IN CANADA.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
City of Montreal stock, 1950, 4 p.c.	$ 4,866 66	$ 4,331 33	
Province of Saskatchewan stock, 1951, 4 p.c.	24,333 33	22,143 33	
Municipality of South Vancouver, 1961, 4 p.c.	9,733 33	7,202 66	
St. John & Quebec Ry. 1st Mtge. deb. stock (g'teed. by Prov. of New Brunswick), 1962, 4 p.c.	15,086 66	13,427 13	
City of Quebec, 1963, 4½ p.c.	7,300 00	6,935 00	
Prov. of Quebec stock, 1954, 4½ p.c.	12,166 67	12,166 67	
City of Toronto, 1948, 4 p.c.	9,733 33	8,468 00	
City of Montreal stock, 1951, 4½ p.c.	9,733 33	9,441 33	
Pacific Great Eastern Ry. Co. deb. stock (guaranteed by Prov. of B.C.), 1942, 4½ p.c.	14,600 00	14,016 00	
Total on deposit with Receiver General	$ 107,553 31	$ 98,131 45	
Carried out at market value			$ 98,131 45
Cash at head office in Canada			10 00
Cash in Bank of Montreal, Montreal			18,932 06
Agents' balances and premiums uncollected ($1.85 on business prior to Oct. 1, 1914)			2,884 06
Office furniture and plans			887 20
Total assets in Canada			$ 120,844 77

LIABILITIES IN CANADA.

Net amount of losses, unadjusted		$ 12,174 66
Reserve of unearned premiums, $24,640.35; carried out at 80 per cent		19,712 28
Accounts payable		1,469 92
Taxes due and accrued		200 00
Total liabilities in Canada		$ 33,556 86

INCOME IN CANADA.

Gross cash received for premiums	$ 54,931 12	
Deduct return premiums	9,339 74	
Net cash received for premiums		$ 45,591 38
Received for interest on investments		195 84
Total income in Canada		$ 45,787 22

Provincial Insurance—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring during the year	$ 38,618 26
Commission or brokerage	7,070 96
Salaries, officials, $1,152.92; auditors' fees, $350	1,502 92
Paid for taxes	1,111 10
All other payments, viz.: Exchange, $4.64; printing and stationery, $200.80	205 44
Total expenditure in Canada	$ 48,508 68

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	1,308	$ 5,252,003	$ 37,764 11
Taken during the year, new and renewed	1,583	7,811,504	54,191 99
Total	2,891	$ 13,063,507	$ 91,956 10
Deduct terminated	1,108	6,500,966	43,533 64
Gross and net in force at December 31, 1914	1,783	$ 6,562,541	$ 48,422 46

(*For General Business Statement, see Appendix.*)

QUEBEC FIRE ASSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

President—Victor Chateauvert. | Secretary—G. H. Henderson.
Chief Agent—Colin E. Sword.

Principal Office—Quebec.

(Organized April 2, 1818, and incorporated by Act of L.C., 9 George IV, cap. 58; amended by 18 Vic., cap. 212, and by 29-30 Vic., cap. 127, and by 41 Vic. cap. 31, and by 42 Vic., cap. 69, and by 46 Vic., cap. 83. Commenced business 1818.)

CAPITAL.

Amount of capital authorized and subscribed	$ 225,000 00
Amount paid thereon in cash	125,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Real estate (Company's Office, St. Peter St., Quebec)	$ 81,587 34

Bonds and debs. on deposit with Receiver General:—

	Par value.	Book value.	Market value.
City of Quebec, 1922, 4½ p.c.	$ 3,000 00	$ 3,000 00	$ 2,940 00
City of Quebec, 1926, 4½ p.c.	4,000 00	4,340 00	3,920 00
City of Hull, 1936, 5 p.c.	10,000 00	10,500 00	9,600 00
City of Three Rivers, 1931, 4 p.c.	10,000 00	10,000 00	8,600 00
Province of Manitoba, 1947, 4 p.c.	46,720 00	48,121 59	42,515 20
City of Vancouver, 1948, 4 p.c.	19,466 67	19,564 00	16,352 00
City of Montreal Technical School, (g'teed. by Prov. of Quebec) 1949, 4 p.c.	29,200 00	28,948 88	26,280 00
City of Fort William, 1930, 4½ p.c.	3,893 33	3,971 20	3,542 93
City of Fort William, 1935, 4½ p.c.	9,733 33	9,928 00	8,760 00
City of Fort William, 1940, 4½ p.c.	10,706 67	10,920 80	9,528 94
City of Hull, Que. (g'teed. by Prov. of Quebec 1937, 4 p.c.	8,500 00	8,346 87	7,735 00
City of Montreal (Town of St. Louis) 1949, 4½ p.c.	25,000 00	25,500 00	25,500 00
City of Toronto, 1944, 3½ p.c.	24,333 33	21,048 33	19,223 33
Province of Alberta 1922, 4 p.c.	24,333 33	23,116 67	22,873 33
Total on deposit with Receiver General	$ 228,886 66	$ 227,306 34	$ 207,370 73
Other bonds and debentures owned by the company:—			
*Egyptian Unified debt, 1912 or later, 4 p.c.	$ 19,466 67	$ 19,442 34	$ 18,882 67
*City of Toronto, 1921, 4 p.c.	7,300 00	6,935 00	6,935 00
*C.P.R. perp. cons. deb. stock, 4 p.c.	48,666 67	51,465 00	46,233 34
*C.N.R. perp. cons. deb. stock, 4 p.c.	48,666 66	45,746 67	40,393 33
*B.C. Elec. Ry. perp. cons. deb. stock, 4½ p.c.	24,333 33	22,873 33	22,630 00
Totals	$ 148,433 33	$ 146,462 34	$ 135,074 34
Total par, book and market values of bonds	$ 377,319 99	$ 373,768 68	$ 342,445 07
Carried out at book value			373,768 68

*Held by company's attorneys at Liverpool, England.

QUEBEC—*Continued.*

ASSETS—*Concluded.*

*Stocks, owned by the Company:—

	Par value.	Book value.	Market value.
London and North Western Railway, 4 p.c. preference stock	$ 27,632 93	$ 32,195 00	$ 27,080 28

Carried out at book value		$ 32,195 00
Cash at head office		2,172 14
Cash at branch offices: Montreal, Toronto and Liverpool, Eng.		28,644 20
Cash in banks, viz.:—		
Bank of British North America, Quebec	$ 45,797 77	
Bank of British North America, Montreal	18,155 91	
Dominion Bank, Toronto	40,785 53	
Canadian Bank of Commerce, Winnipeg	14,705 26	
Quebec Bank, Toronto	654 11	
Total cash in banks		120,098 58
Deposit with Can. Perm. Mortgage Corp., Toronto		10,000 00
Due from London and Lancashire Guarantee and Accident Company		20 62
Total ledger assets		$ 648,486 56
Deduct market value of bonds and stocks under book value		36,438 33
		$ 612,048 23

OTHER ASSETS.

Interest accrued	3,222 09
Rents due, $100; accrued, $575	675 00
Agents' balances and premiums uncollected ($11,108.13 on business prior to Oct. 1, 1914)	39,903 50
Due for reinsurance losses	1,209 18
Total assets	$ 657,058 00

LIABILITIES.

Net amount of losses, unadjusted	$ 10,496 27
Reserve of unearned premiums, $193,851.63; carried out at 80 per cent	155,081 30
Taxes due and accrued (estimated)	3,306 22
Due to London and Lancashire Fire Insurance Company	636 94
Total liabilities, except capital stock	$ 169,520 73
Excess of assets over liabilities	$ 487,537 27
Capital stock paid in cash	125,000 00
Surplus over liabilities and capital	$ 362,537 27

INCOME.

Gross cash received for premiums	$ 303,616 28	
Deduct reinsurance, $16,162.60; return premiums, $40,419.16	56,581 76	
Net cash received for premiums		$ 247,034 52
Received for interest on investments		19,999 82
Received for rent		5,114 24
Total income		$ 272,148 58

*Held by the Company's attorneys at Liverpool.

QUEBEC—*Concluded.*

EXPENDITURE.

Amount paid for losses occurring in previous years	$ 12,180 68	
Deduct reinsurances	509 28	
Net amount paid for said losses	$ 11,671 40	
Amount paid for losses occurring during the year	$ 113,036 59	
Deduct reinsurances	1,903 33	
Net amount paid for said losses	$ 111,133 26	
Total net amount paid for losses		$ 122,804 66
Amount paid for dividends at 20 p.c.		25,000 00
Commission or brokerage		47,289 08
Paid for salaries of head office officials, $16,564.21; directors' fees, $260; travelling expenses, $863.46		17,687 67
Taxes		5,027 79
Miscellaneous payments, viz.: Printing and stationery, $2,482.68; plans and maps, $1,513.69; postage, exchange, express, telegrams and telephones, $1,482.87; sundries, $175.84; advertising, $679.84; office charges, $1,207.09; Underwriters' Association, $2,207.98; legal expenses, $42.71; furniture and fixtures, $85.16; rents, $2,063.16		11,941 02
Total expenditure		$ 229,750 22

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1913		$ 607,411 26
Amount of cash income as above		272,148 58
Total		$ 879,559 84
Amount of expenditure as above	$ 229,750 22	
Loss on maturity of debentures	1,960 00	
Total		231,710 22
Balance, net ledger assets, December 31, 1914, ($648,486.56, less loans, $636.94)		$ 647,849 62

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	18,960	$ 30,603,107	$ 356,429 02
Taken during the year, new and renewed	11,350	28,001,652	308,664 91
Total	30,310	$ 58,604,759	$ 665,093 93
Deduct terminated	9,034	24,607,240	273,551 84
Gross in force at end of year	21,276	$ 33,997,519	$ 391,542 09
Deduct reinsured		1,068,164	12,321 82
Net in force at Dec. 31, 1914	21,276	$ 32,929,355	$ 379,220 27

QUEEN INSURANCE COMPANY OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—EDWARD F. BEDDALL. | Secretary—N. S. BARTOW.
Principal Office—New York.
Agent in Canada—WILLIAM MACKAY. | Head Office in Canada—Montreal.

(Incorporated Sept. 11, 1891. Commenced business in Canada Nov. 1, 1891.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
City of Halifax permanent stock, 5 p.c.	$ 60,000 00	$ 62,400 00
New Zealand stock, 1929, 4 p.c.	48,666 67	47,693 34
Province of Quebec inscribed stock, 1937, 3 p.c.	30,416 65	24,029 16
Province of Manitoba Drainage, 1935, 3 p.c.	35,000 00	32,550 00
Province of Manitoba Drainage, 1937, 4 p.c.	5,000 00	4,600 00
Canadian Northern Railway (g'teed. by Prov. of Manitoba), 1930, 4 p.c.	48,666 67	43,800 00
City of Toronto, 1929, 3½ p.c.	48,666 67	41,853 33
City of Toronto, 1948, 4 p.c.	35,040 00	30,484 80
City of Montreal deb. stock, 1942, 3½ p.c.	34,066 67	28,275 33
City of Montreal Sinking Fund, 1942, 4 p.c.	70,000 00	62,300 00
City of Ottawa, 1928, 3 ½p.c.	30,000 00	26,100 00
City of Winnipeg, 1919, 4 p.c.	12,000 00	11,400 00
Montreal Harbour, 1924, 4 p.c.	10,000 00	9,400 00
Province of Ontario, 1936, 3½ p.c.	40,000 00	35,600 00
Province of Ontario, 1939, 4 p.c.	30,000 00	28,500 00
City of Victoria, 1918, 4 p.c.	20,000 00	19,200 00
City of Victoria, 1924, 4½ p.c.	32,000 00	30,705 15
City of St. Henri School, 1949, 4½ p.c.	32,000 00	31,040 00
Total on deposit with Receiver General	$ 621,523 33	$ 569,931 11

Carried out at market value		$ 569,931 11
Cash at head office in Canada		9,270 57
Cash in banks, viz.:—		
Royal Bank, Halifax	$ 1,145 23	
Dominion Bank, Montreal	27,092 59	
" " Winnipeg	8,651 96	
" " Calgary	2,336 69	
Royal Bank, Montreal	5,000 00	
Total cash in banks		44,226 47
Interest due and accrued		8,123 16
Agents' balances and premiums uncollected (fire) ($1,577.24 on business prior to Oct. 1, 1914),		63,977 53
Agents' ledger balances, (other)		3,126 32
Office furniture and plans		3,000 00
Total assets in Canada		$ 701,655 16

LIABILITIES IN CANADA.

Net amount of fire losses, unadjusted	$ 32,301 00	
" " " resisted, in suit	10,000 00	
Net amount of unsettled fire losses (of which $13,009 accrued, prior to 1914)	$ 42,301 00	
Net amount of automobile claims, unadjusted	635 00	
Total net amount of unsettled losses		$ 42,936 00

QUEEN—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Reserve of unearned premiums: fire, $470,955.17; automobile, $28,124.69; total, $499,079.86; carried out at 80 per cent thereof		$ 399,263 89
Due for return premiums, $121.76; reinsurance, $1,487.36		1,609 12
Due and accrued for salaries, rent, etc		95 33
Due and accrued for taxes, fire, $6,399.55, other, $361.04		6,760 59
Total liabilities in Canada		$ 450,664 93

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums	$ 718,785 06	
Deduct reinsurance, $24,600.84; return premiums, $86,245.38; bad debts, $64.45	110,910 67	
Net cash received for said premiums	$ 607,874 39	

Automobile Risks.

Gross cash received for premiums	$ 72,666 54	
Deduct return premiums	15,218 30	
Net cash received for said premiums	$ 57,448 24	

Inland Transportation Risks.

Net cash received for inland transportation premiums	$ 1 66	
Total net cash received for all premiums		$ 665,324 29
Received for interest on investments		24,632 57
Total income in Canada		$ 689,956 86

EXPENDITURE IN CANADA.

Fire Risks.

Amount paid for losses occurring in previous years	$ 28,814 37	
Deduct savings, salvage and reinsurance	665 34	
Net amount paid for said losses	$ 28,149 03	
Amount paid for losses occurring during the year	$ 337,637 02	
Deduct savings, salvage and reinsurances	8,577 61	
Net amount paid for said losses	$ 329,059 41	
Total net amount paid for fire losses	$ 357,208 44	

Automobile Risks.

Net amount paid for claims occurring in previous years	$ 10,108 66	
Amount paid for claims occurring during the year	$ 40,203 45	
Deduct salvages and reinsurances	722 80	
Net amount paid during the year for said claims	$ 39,480 65	
Total net amount paid for automobile claims	$ 49,589 31	

Total net amount paid for all losses	$ 406,797 75
Commission or brokerage: fire, $115,237.95; other, $9,776.90	125,014 85
Paid for salaries, head office officials, fire, $41,559.19; other, $2,355.97; do., for agents, $2,181.12; auditors' fees, $210.54; travelling expenses, $827.10	47,133 92
Taxes: fire, $10,900.72; other, $777.88	11,678 60
Miscellaneous payments, fire, viz.: Postage, express and telegrams, telephones and express, $3,931.87; printing and stationery, $6,415.14; advertising, $1,136.11; Underwriters' Association, $5,806.76; rents, $5,507.29; maps and plans, $2,644.22; office furniture and fixtures, $420.55; legal expenses, $210.34; sundries and general office expenses, $1,631.65; inspections and surveys, $2,250.55	29,954 48

QUEEN—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Miscellaneous payments, other, viz.: Advertising, $6; postage, telegrams, telephones and express, $51.73; printing and stationery, $191.95; Underwriters' Association, $237.21; sundries, $316.76; furniture and fixtures, $9.50; legal fees, $1	$ 814 15
Total expenditure in Canada	$ 621,393 75

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 73,050,575	$ 916,795 05
Policies taken during the year, new and renewed	57,315,877	726,860 34
Total	$130,366,452	$1,643,655 39
Deduct terminated	52,425,355	687,827 27
Gross in force at end of year	$ 77,941,097	$ 955,828 12
Deduct reinsured	2,873,136	31,892 66
Net in force at December 31, 1914	$ 75,067,961	$ 923,935 46
Automobile Risks.		
Gross policies in force at date of last statement	$ 2,181,060	$ 52,680 85
Taken during the year, new and renewed	3,031,575	72,341 15
Total	$ 5,212,635	$ 125,022 00
Deduct terminated	2,870,098	68,772 62
Gross and net in force at December 31, 1914	$ 2,342,537	$ 56,249 38
Inland Transportation Risks.		
Policies taken during the year, new and renewed	$ 10,750	$ 1 66
Deduct terminated	10,750	1 66

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 63,000 00
Book value of stocks and bonds owned by the company	9,321,459 89
Cash on hand, in trust companies and banks	495,065 90
Agents' balances and bills receivable	788,689 15
Other ledger assets	4,192 86
Total ledger assets	$10,672,407 80

NON-LEDGER ASSETS.

Interest due and accrued	94,233 76
Gross assets	$10,766,641 56
Deduct assets not admitted	579,611 52
Total admitted assets	$10,187,030 04

LIABILITIES.

Net amount of unpaid losses and claims	$ 453,560 02
Total unearned premiums	4,563,669 63
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,063 31
Federal, State and other taxes due or accrued (estimated)	102,824 93
Contingent commissions or other charges due or accrued	14,690 77
Pension obligations	29,278 50
Income tax, withheld at source	500 69
Total liabilities, excluding capital stock	$ 5,165,587 85
Capital stock paid up in cash	1,000,000 00
Surplus beyond liabilities, including capital stock	4,021,442 19
Total liabilities	$10,187,030 04

QUEEN—*Concluded.*

INCOME.

Net cash received for premiums	$ 5,065,279 35
Interest and dividends	392,723 06
From agents' balances previously charged off	16 89
Gross profit on sale or maturity of stocks	9,079 86
Income tax, withheld at source	500 69
Total income	$ 5,467,599 85

DISBURSEMENTS.

Net amount paid for losses	$ 2,957,968 45
Expenses of adjustment and settlement of losses	75,684 07
Cash dividends paid stockholders	300,000 00
Commission or brokerage	929,538 80
Allowances to local agencies for miscellaneous agency expenses	11,494 48
Salaries, fees and all other charges of officers, directors, trustees and home office employees	360,284 34
Salaries, $112,997.71, and expenses, $77,564.02; of special and general agents	190,561 73
Rent	44,599 05
Underwriters' boards and tariff associations	52,170 61
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	28,476 72
Inspections and surveys	30,956 66
State taxes on premiums, Insurance Department licenses and fees	111,938 83
All other licenses, fees and taxes	28,014 60
Agents' balances charged off	1,391 42
Gross decrease, by adjustment, in book value of bonds and stocks	10,573 86
All other expenditure	155,753 68
Total expenditure	$ 5,289,407 30

RISKS AND PREMIUMS.

FIRE.

Fire risks written or renewed during the year	$560,475,879 00
Premiums thereon	6,140,480 51
Amount terminated during the year	523,691,695 00
Premiums thereon	5,897,219 42
Net amount in force at December 31, 1914	777,778,960 00
Premiums thereon	8,319,603 82

MARINE AND INLAND.

Net amount in force at December 31, 1914	$24,763,406 00
Premiums thereon	580,538 37

THE ROYAL EXCHANGE ASSURANCE.

Statement for the Year ending December 31, 1914.

Governor—Vivian Hugh Smith | Secretary—W. H. Whymper.
Chief Agent in Canada—Arthur Barry. | Head Office in Canada—Montreal.

Principal Office—Royal Exchange, London, E.C.

(Incorporated June 22, 1720. Dominion license issued November 4, 1910.)

CAPITAL.

Amount of joint stock capital authorized, £2,000,000	$ 9,733,333 33
Amount subscribed and paid in cash, £689,219 17s. 10d	3,354,203 46

ASSETS IN CANADA.

Value of real estate held by the company		$ 75,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens		248,156 45
Bonds and debentures on deposit with Receiver General, viz.:—		

	Par value.	Market value.
City of Calgary, 1931, 4½ p.c	$ 7,300 00	$ 6,789 00
City of Calgary, 1932, 4½ p.c	25,793 34	23,729 87
City of Calgary, 1941, 4½ p.c	32,120 00	28,908 00
City of Calgary, 1942, 4½ p.c	15,573 33	14,016 00
G.T.P. Ry. 1st mtge. stg. 1955, 4 p.c	24,333 33	20,683 33
G.T.P. 1st mtge (g'teed by Dom. Gov't) 1962, 3 p.c	36,013 33	26,289 73
C.N.R. 1st mtge. deb. stock (g'teed by Dom. Gov't.), 1958, 3½ p.c	19,466 67	16,352 00
C.N. Ont. Ry. 1st mtge. deb. stock (g'teed by Dom. Gov't), 1961, 3½ p.c	108,526 67	91,162 40
C.N. Alberta Ry. 1st mtge. deb. stock (g'teed. by Dom. Gov't.), 1960, 3½ p.c	29,200 00	24,528 00
St. John and Quebec Ry. 1st mtge. deb. stock, (g'teed by N.B. Gov't), 1962, 4 p.c	46,233 33	41,147 66
Prov. of Ontario, 1946, 3½ p.c	42,340 00	35,989 00
Prov. of Saskatchewan, 1951, 4 p.c	42,826 67	38,972 27
Alberta and Great Waterways Ry. Co. 1st mtge. (g'teed by Prov. of Alberta), 1959, 5 p.c	86,000 00	87,720 00
Total on deposit with Receiver General	$ 515,726 67	$ 456,287 26
Carried out at market value		456,287 26

Other bonds owned by the company:—

	Par value.	Market value.
Provincial L. H. & P. Co., 1946, 5 p.c	$ 24,000 00	$ 24,000 00
Carried out at market value		24,000 00
Cash at head office in Canada (fire), $3,371.68; (other), $469.43		3,841 11
Cash in banks, viz.:—		
Bank of Montreal, Montreal (fire)	$ 127,595 75	
Bank of Montreal, Montreal (other)	6,391 75	
Bank of British North America, Montreal	6,736 79	
Royal Bank of Canada, Montreal	12,834 27	
Canadian Bank of Commerce, Vancouver	8,303 81	
Total cash in banks		161,862 37
Rents due, $166.68; accrued, $200		366 68
Interest due, $6,905.88; accrued, $10,789.35		17,695 23
Agents' balances and premiums uncollected, fire ($2,462.00 was on business prior to Oct. 1, 1914)		28,576 62

The Royal Exchange Assurance—*Continued.*

ASSETS IN CANADA—*Concluded.*

Agents' balances and premiums due and uncollected on policies in force:—		
Accident	$ 3,269 37	
Sickness	2,186 21	
Employers' liability	1,959 82	
Automobile	578 37	
Total, $7,993.77 (less commission, $2,243.53)		$ 5,750 24
Office furniture and plans: fire, $11,459.81; (less $2,959.81 depreciation)		8,500 00
Office furniture: other, $3,163.92; (less $663.92 depreciation)		2,500 00
Total assets in Canada		$ 1,032,535 96

LIABILITIES IN CANADA.

Net amount of fire losses, unadjusted	$ 3,968 44	
Net amount of sickness losses, unadjusted	844 28	
Net amount of employers' liability losses, unadjusted	175 00	
Net amount of accident losses, unadjusted	385 00	
Net amount of automobile losses, unadjusted	910 00	
Total net amount of unsettled losses		$ 6,282 72
Reserve of unearned premiums: fire, $313,148.14; accident, $7,029.58; sickness, $4,735.30; employers' liability, $5,344.94; automobile, $11,205.65. Total, $341,463.61; carried out at 80 per cent		273,170 89
Due from reinsuring companies (fire) $772.05; (other) $94.33		866 38
Taxes due and accrued (fire) $5,539.52; (other) $912.84		6,452 36
Salaries, etc., due and accrued		450 00
Total liabilities in Canada		$ 287,222 35

INCOME IN CANADA.

Fire Risks.		
Gross cash received for premiums	$ 497,769 44	
Deduct reinsurance, $2,699.76; return premiums, $72,629.89	75,329 65	
Net cash received for said premiums	$ 422,439 79	
Accident Risks.		
Gross cash received for premiums	$ 20,320 58	
Deduct reinsurance, $929.75; return premiums, $5,561.86	6,491 61	
Net cash received for said premiums	$ 13,828 97	
Employers' Liability Risks.		
Gross cash received for premiums	$ 16,289 42	
Deduct return premiums	4,682 45	
Net cash received for said premiums	$ 11,606 97	
Sickness Risks.		
Gross cash received for premiums	$ 13,970 86	
Deduct reinsurance, $384.70; return premiums, $3,985.98	4,370 68	
Net cash received for said premiums	$ 9,600 18	
Automobile Risks.		
Gross cash received for premiums	$ 31,344 96	
Deduct return premiums	6,491 14	
Net cash received for said premiums	$ 24,853 82	
Total net cash received for premiums		$ 482,329 73
Received for interest		13,298 38
Bank interest		1,732 39
Received for rents		3,441 55
Total income in Canada		$ 500,802 05

The Royal Exchange Assurance—*Continued.*

EXPENDITURE IN CANADA.

Fire Risks.

Amount paid for losses occurring in previous years		$ 3,418 66
Amount paid for losses occurring during the year	$ 158,809 31	
Deduct reinsurances	9 85	
Net amount paid for said losses		$ 158,799 46
Total net amount paid for fire losses		$ 162,218 12

Accident Risks.

Amount paid for claims occurring in previous years		$ 77 71
Amount paid for claims occurring during the year	$ 4,164 61	
Deduct salvages and reinsurances	253 92	
Net amount paid for said claims		$ 3,910 69
Total net amount paid for accident claims		$ 3,988 40

Employers' Liability Risks.

Amount paid for claims occurring in previous years		$ 4,650 58
Amount paid for claims occurring during the year		2,882 80
Total net amount paid for employers' liability claims		$ 7,533 38

Sickness Risks.

Net amount paid for claims occurring in previous years		$ 532 28
Amount paid for claims occurring during the year	$ 3,120 17	
Deduct reinsurances	44 64	
Net amount paid for said claims		$ 3,075 53
Total net amount paid for sickness claims		$ 3,607 81

Automobile Risks.

Net amount paid for claims occurring in previous years		$ 811 33
Amount paid for claims occurring during the year	$ 5,907 00	
Deduct salvages and reinsurance	45 50	
Net amount paid for said claims		$ 5,861 50
Total net amount paid for automobile claims		$ 6,672 83

Total net amount paid for claims		$ 184,020 54
Commission or brokerage (fire) $82,066 46; (other) $14,600 16		96,666 62
Paid for salaries of head office officials, (fire) $19,855 80; (other) $9,159 58; directors' fees, (fire) $900; auditors' fees, (fire) $450, (other) $150; travelling expenses, (fire), $3,022 75; (other) $489 45; pay roll audits, $29		34,056 58
Taxes, (fire) $7,557 94; (other) $1,333 94		8,891 88
All other payments, fire, viz.: Advertising, $961 45; exchange, $67 32; express, telephones postage and telegrams, $1,601 76; maps and plans, $3,543 33; rents, $1,980; papers and periodicals, $51 09; underwriters' boards and tariff associations, $4,653 02; legal fees, $345 63; printing and stationery, $3,094 26; furniture and fixtures, $387 30; sundry expenses, $1,084 76; bad debts, $108 80		17,878 72
All other payments, other, viz.: Advertising, $108 76, furniture and fixtures, $202; postage, telegrams, telephones and express, $727 89; printing and stationery, $993 46; rents, $1,791 98 board fees, $196 01; sundries, $162 59; general expenses, $1,800; legal fees, $21 70; bad debts, $11 75		6,016 14
Total expenditure in Canada		$ 347,530 48

The Royal Exchange Assurance—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	13,650	$ 44,155,153	$ 548,780 24
Policies taken during the year, new and renewed	11,338	47,006,381	489,640 79
Total	24,988	$ 91,161,534	$1,038,421 03
Deduct terminated	3,323	39,186,580	429,304 07
Gross in force at end of year	21,665	$ 51,974,954	$ 609,116 96
Deduct reinsured		423,893	3,642 65
Net in force at December 31, 1914	21,665	$ 51,551,061	$ 605,474 31

Accident Risks.			
Gross policies in force at date of last statement	1,178	$ 2,686,000	$ 14,532 08
Policies taken during the year, new and renewed	1,628	3,893,750	20,865 44
Total	2,806	$ 6,579,750	$ 35,397 52
Deduct terminated	1,700	3,836,500	20,612 75
Gross in force at end of year	1,106	$ 2,743,250	$ 14,784 77
Deduct reinsured		127,000	725 60
Net in force at December, 31, 1914	1,106	$ 2,616,250	$ 14,059 17

Automobile Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	409	$ 1,374,882	$ 22,639 06
Taken during the year, new and renewed	668	2,252,425	30,357 86
Total	1,077	3,627,307	52,996 92
Deduct terminated	534	2,007,532	30,585 62
Gross and net in force at December, 31, 1914	543	$ 1,619,775	$ 22,411 30

Employers' Liability Risks.			
Gross policies in force at date of last statement	102	$ 1,449,500	13,592 48
Policies taken during the year, new and renewed	114	114,000	13,697 12
Total	216	$ 1,563,500	$ 27,289 60
Deduct terminated	125	660,167	17,146 07
Gross and net in force at December 31, 1914	91	$ 903,333	$ 10,143 53

Sickness Risks.			
Gross policies in force at date of last statement	627	.....	$ 11,703 77
Policies taken during the year, new and renewed	734	.....	14,218 62
Total	1,361	.....	$ 25,922 39
Deduct terminated	572	.....	16,206 05
Gross in force at end of year	789	.....	$ 9,716 34
Deduct reinsured		.....	245 75
Net in force at December 31, 1914	789	.....	$ 9,470 59

(*For General Business Statement, see Appendix.*)

THE ROYAL INSURANCE COMPANY, LIMITED.

Statement for the Year ending December 31, 1914.

Chairman—Herbert W. Hind. | Manager—Geo. Chappell.
Principal office—Liverpool, England.
Head Office in Canada—Montreal. | Manager in Canada—Wm. Mackay.

(Established May 31, 1845. Commenced business in Canada 1851.)

CAPITAL.

Joint stock capital authorized, £3,000,00	$14,600,000 00
Capital stock subscribed for, £2,944,680	14,330,776 00
Amount paid thereon in cash, £441,702	2,149,616 40

ASSETS IN CANADA.

Real estate in Canada held by the Company, viz.: Building situate Notre Dame street and Place d'Armes Square, Montreal, $450,000; building situate 27 and 29 Wellington street east, Toronto, $75,000			$ 525,000 00
Mortgage loans on real estate, first liens			665,250 00
Bonds and debs. on deposit with Receiver General.—	Par value.	Market value.	
Canada stock, 1909/34, 3½ p.c.	$ 48,666 67	$ 43,800 00	
Canada stock, 1930/50, 3½ p.c.	104,633 33	93,123 66	
Canadian Northern Railway (Ont. Div.) (g'teed. by Prov. of Manitoba), 1930, 4 p.c.	504,186 67	453,768 00	
Province of Nova Scotia, 1945, 3½ p.c.	108,040 00	89,673 20	
Province of New Brunswick, 1938, 3 p.c.	77,866 67	60,736 00	
Province of New Brunswick, 1922, 4 p.c.	24,500 00	23,520 00	
Province of Manitoba, 1937, 4 p.c.	100,000 00	92,000 00	
Province of British Columbia, 1937, 3½ p.c.	100,000 00	84,000 00	
City of Victoria, 1943, 4½ p.c.	60,000 00	55,200 00	
City of Montreal Technical School (g'teed by Prov. of Quebec), 1949, 4 p.c.	97,333 33	87,600 00	
Town of Maisonneuve, 1952, 5 p.c.	24,333 33	23,846 67	
City of Toronto, 1948, 4½ p.c.	97,333 33	92,466 67	
City of Westmount School, 1925, 5 p.c	6,000 00	6,000 00	
City of Westmount School, 1926, 5 p.c.	6,000 00	6,000 00	
City of Westmount School, 1927, 5 p.c.	6,000 00	6,000 00	
Total on deposit with Receiver General	$1,364,893.33	$1,217,734.20	
Carried out at market value			1,217,734 20
Cash at head office in Canada			6,979 13
Cash in banks, viz.:—			
Bank of Nova Scotia, Halifax		$ 8,565 60	
Royal Bank, Montreal		103,867 01	
Molsons Bank, Montreal		36,050 00	
Royal Bank, Winnipeg		9,610 38	
Royal Bank, Toronto		2,547 97	
Molsons Bank, Calgary		7,834 74	
Total cash in banks			168,475 70
Interest accrued			22,804 04
Rents due, $464.42; accrued, $4,696.57			5,160 99
Agents' balances and premiums uncollected ($1,046.12 was on business prior to October 1, 1914)			159,073 81
Office furniture, fixtures, maps and plans			8,500 00
Total assets in Canada			$ 2,778,977 87

The Royal Insurance Company—*Concluded.*

LIABILITIES IN CANADA.

Net amount of losses, unadjusted	$ 71,678 00	
Net amount of losses, resisted, not in suit	1,500 00	
Total net amount of unsettled losses, ($4,772 accrued in previous years)		$ 73,178 00
Reserve of unearned premiums, $1,162,553.18; carried out at 80 per cent		930,042 55
Taxes due and accrued		17,143 44
Due and accrued for salaries, rent, etc		143 00
Due for return premiums, $148.62; reinsurance premiums, $9,566.66		9,715 28
Total liabilities in Canada		$ 1,030,222 27

INCOME IN CANADA.

Gross cash received for premiums	$ 1,702,664 69	
Deduct reinsurance, $50,717.23; return premiums, $201,398.66	252,115 89	
Net cash received for premiums		$ 1,450,548 80
Received for interest on investments		74,944 90
Rents		22,735 20
Total income in Canada		$ 1,548,228 90

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 119,304 88	
Deduct savings, salvages and reinsurance	10,646 94	
Net amount paid for said losses	$ 108,657 94	
Amount paid for losses occurring during the year	$ 698,651 98	
Deduct reinsurance, savings and salvage	5,325 24	
Net amount paid for said losses	$ 693,326 74	
Total net amount paid for losses		$ 801,984 68
Paid for commission or brokerage		263,545 86
Paid for salaries: head office officials, $101,781.70; agents, $8,976.86; auditors' fees, $503.33; travelling expenses, $1,425.03		112,686 92
Taxes		20,144 46
Miscellaneous payments, viz.; Printing and stationery, $14,350.96; inspections and surveys, $5,430.89; underwriters' associations, $12,332.08; advertising, $2,164.03; rent, $12,858.54 postage, telegrams and express, $7,899.27; maps and plans, $4,581.61; office furniture and fixtures, $1,408.35; legal expenses, $458.77; sundry and offices expenses, $6,936.71		68,421 21
Total expenditure in Canada		$ 1,266,783 13

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$182,012,563	$2,110,711 26
Taken during the year, new and renewed	146,814,153	1,706,899 02
Total	$328,826,716	$3,817,610 28
Deduct terminated	125,609,256	1,503,371 86
Gross in force at end of year	$203,217,460	$2,314,238 42
Deduct reinsured	6,747,288	74,940 35
Net in force at December 31, 1914	$196,470,172	$2,239,298 07

(*For General Business Statement, see Appendix.*)

THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

General Manager—JAMES A. COOK. | Secretary—JOHN GUNN.
Principal Office—Edinburgh, Scotland.
Chief Agents in Canada— | Head Office in Canada—Montreal.
ESINHART & EVANS. |

(Organized 1824. Incorporated June 26, 1833. Commenced business in Canada February, 1882.)

CAPITAL.

Amount of capital authorized, £6,000,000	$29,200,000 00
Amount subscribed, £4,886,360	23,780,285 33
Amount paid thereon in cash, £300,000	1,460,000 00

ASSETS IN CANADA.

Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens			$ 801,975 40
Bonds and debentures on deposit with Receiver General:—	Par value.	Market value.	
City of St. John, 1936, 4 p.c.	$ 2,000 00	$ 1,760 00	
City of Hamilton, Ont., 1934, 4 p.c.	48,666 66	43,313 33	
City of London, Ont., 1925, 4 p.c.	25,000 00	23,000 00	
City of Brantford, 1930, 4 p.c.	30,000 00	26,700 00	
City of Edmonton, 1929, 4½ p.c.	48,666 67	44,773 34	
City of St. Boniface, 1928, 5 p.c.	50,310 38	48,297 96	
City of Toronto, (St. Ry.), 1918, 4 p.c.	50,000 00	48,500 00	
City of Ottawa School, 1941, 4 p.c.	50,000 00	44,000 00	
City of Quebec, 1933, 3½ p.c.	6,000 00	5,040 00	
City of Brantford, 1928, 4½ p.c.	10,000 00	9,500 00	
City of Halifax, 1945, 4 p.c.	50,000 00	43,500 00	
City of Fort William, 1939, 4½ p.c.	50,000 00	45,000 00	
Total on deposit With Receiver General	$ 420,643 71	$ 383,384 63	
Carried out at market value			383,384 63
Cash in banks, viz.:—			
Imperial Bank of Canada, Toronto		$ 51,961 68	
Union Bank of Canada, Winnipeg		25,953 38	
Total cash in banks			77,915 06
Agents' balances and premiums uncollected ($6,446.28 was on business prior to Oct. 1, 1914)			41,829 78
Total assets in Canada			$ 1,305,104 87

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid	$ 17,665 00	
Net amount of losses, unadjusted	9,435 00	
Total net amount of unsettled fire losses		$ 27,100 00
Reserve of uncarned premiums: fire, $294,323.04; tornado, $822.20; total, $295,145.24; carried out at 80 per cent		236,116 19
Taxes due or accrued: fire, $3,000; other, $5		3,005 00
Total liabilities in Canada		$ 266,221 19

THE SCOTTISH UNION AND NATIONAL—*Concluded.*

INCOME IN CANADA.

Fire Risks.		
Gross cash received for premiums	$ 406,284 94	
Deduct reinsurance, $11,562.10; return premiums, $44,247.47	55,809 57	
Net cash received for said premiums	$ 350,475 37	
Tornado Risks.		
Gross cash received for premiums	$ 230 25	
Deduct return premiums	30 65	
Net cash received for said premiums	$ 199 60	
Total net cash received for premiums		$ 350,674 97
Received for interest on investments, (including $1,920.22, bank interest)		40,826 78
Total income in Canada		$ 391,501 75

EXPENDITURE IN CANADA.

Fire Risks.		
Amount paid for losses occurring in previous years	$ 16,494 07	
Amount paid for losses occurring during the year	$ 134,704 64	
Deduct reinsurances	714 23	
Net amount paid for said losses	$ 133,990 41	
Total net amount paid for fire losses		$ 150,484 48
Commission or brokerage: fire, $78,101.66; tornado, $34.51		78,136 17
Taxes: fire, $7,198.07; tornado, $12.87		7,210 94
Paid for salaries: $13,350; travelling expenses, $6,551.24;		19 901 24
Miscellaneous payments, viz.: Printing and stationery, $977.59; postage, telegrams and express, $1,567.49; advertising, $82; maps and plans, $2,551.33; underwriters' associations, local boards, &c., $4,243.94; office expenses, $99.96; rents, $900; sundries, $545.50; furniture and fixtures, $205.24; fire department, etc., $13.08; legal expenses, $100		11,286 13
Total expenditure in Canada		$ 267,018 96

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	24,683	$ 50,217,703	$ 568,900 68
Taken during the year, new and renewed	15,126	39,592,727	421,576 90
Total	39,809	$ 89,810,430	$ 990,477 58
Deduct terminated	13,943	34,635,473	392,328 04
Gross in force at end of year	25,866	$ 55,174,957	$ 598,149 54
Deduct reinsured		1,526,867	14,712 84
Net in force at December 31, 1914	25,866	$ 53,648,090	$ 583,436 70
Tornado Risks.			
Gross policies in force at date of last statement	42	$ 305,890	$ 1,402 64
Taken during the year, new	23	47,050	230 25
Total	65	$ 352,940	$ 1,632,89
Deduct terminated	5	10,000	59 50
Gross and net in force at December 31, 1914	60	$ 342,940	$ 1,573 39

(*For General Business Statement, see Appendix.*)

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—A. W. DAMON. | Secretary—W. J. MACKAY.
Principal Office—Springfield, Mass. | Head Office in Canada—Toronto.
Chief Agent in Canada—JOSEPH MURPHY.

(Incorporated April 24, 1849. Dominion license issued November 5, 1908.)

CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash	$ 2,500,000 00

ASSETS IN CANADA.

Bonds and and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
City of Montreal Catholic School, 1948, 4 p. c	$ 25,000 00	$ 21,000 00
City of Montreal Protestant School, 1938, 4 p.c	25,000 00	21,750 00
City of Winnipeg, 1925, 4 p.c	55,000 00	50,600 00
City of Winnipeg, 1934, 4 p.c	5,000 00	4,400 00
Town of Westmount, P.Q., 1947, 4½ p.c	35,000 00	32,900 00
City of Westmount, 1955, 4½ p.c	15,000 00	13,950 00
Town of Outremont School, 1950, 4½ p.c	50,000 00	44,500 00
City of Victoria, 1951, 4 p.c	15,000 00	12,450 00
City of Victoria, 1938, 4½ p.c	30,000 00	27,900 00
City of Brantford, 1942, 4½ p.c	60,000 00	55,800 00
City of Hamilton, 1932, 4 p.c	12,000 00	10,800 00
City of Hamilton, 1934, 4½ p.c	38,000 00	37,293 20
City of Calgary, 1933, 5 p.c	50,000 00	49,125 00
City of Regina, 1928, 5 p.c	20,000 00	19,400 00
City of Toronto, 1948, 4½ p.c	27,000 00	25,650 00
Total on deposit with Receiver General	$ 462,000 00	$ 427,518 20

Carried out at market value	$ 427,518 20
Agents' balances and premiums uncollected ($5,061.01 on business prior to Oct. 1, 1914)	103,173 80
Interest accrued	5,867 87
Total assets in Canada	$ 536,559 87

LIABILITIES IN CANADA.

Net amount of fire losses, unadjusted	$ 46,208 25	
Net amount of tornado claims, unadjusted	125 25	
Total net amount of unsettled claims		$ 46,333 50
Reserve of unearned premiums—		
Fire	$ 325,334 66	
Tornado	5,388 62	
Sprinkler leakage	478 33	
Total, $331,201.61; carried out at 80 per cent		264,961 29
Taxes due and accrued		5,107 16
Total liabilities in Canada		$ 316,401 95

SPRINGFIELD FIRE AND MARINE—*Continued.*

INCOME IN CANADA.

Fire Risks.		
Gross cash received for premiums	$ 585,142 51	
Deduct reinsurance, $9,598.10; return premiums, $94,171.32	103,769 42	
Net cash received for said premiums	$ 481,373 09	
Tornado Risks.		
Gross cash received for premiums	$ 2,845 68	
Deduct reinsurance, $12.50; return premiums, $644.46	656 96	
Net cash received for said premiums	$ 2,188 72	
Sprinkler Leakage Risks.		
Gross cash received for premiums	$ 852 50	
Deduct reinsurance, $137; return premiums, $53.05	190 05	
Net cash received for said premiums	$ 662 45	
Total net cash received for all premiums		$ 484,224 26
Received for interest on investments		23,529 32
Total income in Canada		$ 507,753 58

EXPENDITURE IN CANADA.

Amount paid for fire losses occurring in previous years	$ 44,129 10	
Amount paid for fire losses occurring during the year	$ 237,871 56	
Deduct savings, salvage and reinsurances	4,098 04	
Net amount paid for said losses	$ 233,773 52	
Total net amount paid for fire losses	$ 277,902 62	
Net amount paid for tornado losses occurring during the year	65 55	
Net amount paid for sprinkler leakage losses occurring during the year	14 00	
Total net amount paid for all losses		$ 277,982 17
Paid or allowed for commission or brokerage: fire, $81,725.84; other, $712.79		82,438 63
Paid for salaries of agents, $5,695.81; travelling expenses, $7,184.36		12,880 17
Paid for taxes		7,461 13
All other expenditure, viz.: Postage, telegrams, telephones, express, and duties, $1,351.21 board associations, $2,583.44; printing and stationery, $157.80; advertising, $195.30; maps and plans, $2,422.97; loss expenses, $3,975.85; inspections and surveys, $79.47; legal expenses, $493 12; fire department, patrol and salvage corps assessments, $13.08		11,272 24
Total expenditure in Canada		$ 392,034 34

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Fire Risks.		
Gross policies in force at date of last statement	$ 52,141,474	$ 496,235 47
Taken during the year, new and renewed	71,730,495	614,485 06
Total	$123,871,969	$1,110,720 53
Deduct terminated	60,599,361	512,374 21
Gross in force at end of year	$ 63,272,608	$ 598,346 32
Deduct reinsured	811,704	10,802 60
Net in force at December 31, 1914	$ 62,460,904	$ 587,543 72
Tornado Risks.		
Gross policies in force at date of last statement	$ 2,447,087	$ 13,016 87
Taken during the year, new	608,138	2,845 68
Total	$ 3,055,225	$ 15,862 55
Deduct terminated	472,150	2,340 43
Gross in force at end of year	$ 2,583,075	$ 13,522 12
Deduct reinsured	226,329	1,164 85
Net in force at December 31, 1914	$ 2,356,746	$ 12,357 27

Springfield Fire and Marine—*Continued.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

	Amount.	Premiums.
Sprinkler Leakage Risks.		
Gross policies in force at date of last statement	$ 22,000	$ 282 50
Taken during the year, new	136,500	852 50
Total	$ 158,500	$ 1,135 00
Deduct terminated	24,500	115,00
Gross in force at end of year	$ 134,000	$ 1,020 00
Deduct reinsured	39,000	232 00
Net in force at December 31, 1914	$ 95,000	$ 788 00

Total net amount in force	$ 64,912,650 00
Total premiums thereon	600,688 99

General Business Statement for the Year ending December 31, 1914.

INCOME.

Net cash received for premiums	$ 5,880,495 19
Interest and dividends	403,753 41
Rent	18,000 00
Agents' balances previously charged off	154 56
Gross profit on sale or maturity of stocks	73,053 12
Increase in liabilities on account or reinsurance treaties	13,474 49
Refund of taxes on Massachusetts Bank Stocks	17,923 96
Total income	$ 6,406,854 73

DISBURSEMENTS.

Net amount paid for losses	$ 3,448,088 50
Expenses of adjustment and settlement of losses	54,061 76
Commission or brokerage	1,102,785 61
Allowances to local agencies for miscellaneous agency expenses	26,427 42
Salaries, $202,325.18; and expenses, $138,669.54; of special and general agents	340,994 72
Salaries, fees and all other charges of officers, directors, trustees and home office employees	343,424 07
Rents	35,340 10
Underwriters' boards and tariff associations	64,047 92
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	30,267 98
Inspections and surveys	43,356 02
Taxes on real estate	5,007 75
State taxes on premiums, Insurance Department licenses and fees	146,199 38
All other licenses, fees and taxes	46,624 63
Stockholders for interest or dividends	250,000 00
Agents' balances charged off	2,255 38
Gross decrease, by adjustment, in book value of stocks	29,057 50
All other disbursements	145,994 60
Total disbursements	$ 6,113,933 34

LEDGER ASSETS.

Book value of real estate	$ 300,000 00
Mortgage loans on real estate, first liens	2,053,870 00
Book value of bonds and stocks	6,925,932 14
Cash on hand, in trust companies and in banks	778,303 66
Agents' balances	1,225,777 93
Total ledger assets	$11,283,883 73

NON-LEDGER ASSETS.

Interest accrued	65,786 41
Gross assets	$11,349,670,14
Deduct assets not admitted	379,266 00
Total admitted assets	$10,970,404 14

Springfield Fire and Marine—*Concluded.*

LIABILITIES.

Net amount of unpaid losses and claims	$ 583,700 36
Total unearned premiums	5,542,965 64
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	15,000 00
Federal, state and other taxes due or accrued (estimated)	50,000 00
Funds held under reinsurance treaties	272,976 83
Interest due or accrued to Munich reinsurance Co	5,324 78
Contingent commissions or other charges due or accrued	10,000 00
Total amount of liabilities, except capital stock	$ 6,479,967 61
Capital stock paid up in cash	2,500,000 00
Surplus over all liabilities	1,990,436 53
Total liabilities	$10,970,404 14

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$ 798,972, 12
Premiums thereon	8,644,753 42
Amount of risks terminated during the year	691,043,203 00
Premiums thereon	7,808,848 70
Net amount in force, December 31, 1914	996,498,316 00
Premiums thereon	10,656,815 01

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—F. R. BIGELOW. | Secretary—A. W. PERRY.

Chief Agents in Canada—DALE & Co.

Principal Office—St. Paul, Minn. | Head Office in Canada—Montreal.

(Incorporated May, 1865. Dominion license issued September 14, 1907.)

CAPITAL.

Amount of joint stock capital authorized	$ 2,000,000 00
Amount subscribed and paid in cash	1,000,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
City of Galt, 1946, 4 p.c.	$ 51,000 00	$ 42,330 00
City of Hamilton, 1927, 4 p.c.	35,000 00	32,200 00
City of Hamilton Special bonds, 1937, 4 p.c.	15,000 00	13,200 00
Province of Manitoba, 1937, 4 p.c.	5,000 00	4,600 00
City of Fort William, 1940, 4½ p.c.	10,000 00	8,900 00
City of St. Boniface, 1942, 5 p.c.	25,000 00	23,500 00
City of Toronto, 1922, 4 p.c.	100,000 00	94,000 00
Prov. of Alberta, Reg'd bonds, 1923, 4½ p.c.	50,000 00	47,752 29
Total on deposit with Receiver General	$ 291,000 00	$ 266,482 29

Carried out at market value		$ 266,482 29
Agents' balances and premiums uncollected, fire, ($524.10 was on business prior to Oct. 1, 1914) other, $33.66		32,797 15
Interest accrued		923,17
Total assets in Canada		$ 300,202 61

LIABILITIES IN CANADA.

Net amount of fire losses, adjusted and unpaid	$ 1,083 39	
Net amount of fire losses, unadjusted	15,377 50	
Total net amount of unsettled fire losses	$ 16,460 89	
Net amount of tornado losses, adjusted and unpaid	5 00	
Net amount of automobile losses unadjusted	3,345 81	
Total net amount of unsettled losses		$ 19,811 70
Reserve of unearned premiums, viz.:—		
Fire	$ 164,439 35	
Automobile	28,975 50	
Inland transportation	280 67	
Tornado	3,223 69	
Total, $196,919 21; carried out at 80 per cent		157,535 37
Taxes due and accrued		3,750 00
Total liabilities in Canada		$ 181,097 07

ST. PAUL FIRE AND MARINE—*Continued.*

INCOME IN CANADA.

Fire Risks.		
Gross cash received for premiums	$ 299,319 22	
Deduct reinsurance, $7,989.32; return premiums, $54,816 56	62,805 88	
Total net cash received for fire premiums	$ 236,513 34	
Automobile Risks.		
Gross cash received for premiums	$ 68,372 06	
Deduct reinsurance, $67.50; return premiums, $10,314.50	10,382 00	
Total net cash received for automobile premiums	$ 57,990 06	
Inland Transportation Risks.		
Gross cash received for premiums	$ 2,975 69	
Deduct reinsurance, $11.78; return premiums, $115,08	126 86	
Total net cash received for inland transportation premiums	$ 2,848 83	
Tornado Risks.		
Gross cash received for premiums	$ 3,715 16	
Deduct return premiums	1,111 78	
Net cash received for tornado premiums	$ 2,603 38	
Total net cash received for all premiums		$ 299,955 61
Received for interest on investments		12,190 00
Total income in Canada		$ 312,145 61

EXPENDITURE IN CANADA.

Fire Risks.		
Amount paid for losses occurring in previous years	$ 11,588 33	
Deduct reinsurances	202 85	
Net amount paid for said losses	$ 11,385 48	
Amount paid for losses occurring during the year	$ 90,828 57	
Deduct reinsurances	1,097 87	
Net amount paid for said losses	$ 89,730 70	
Total net amount paid for fire losses	$ 101,116 18	
Automobile Risks.		
Amount paid for losses occurring in previous years	$ 2,624 10	
Amount paid for losses occurring during the year	24,987 04	
Total net amount paid for automobile losses	$ 27,611 14	
Inland Transportation Risks.		
Amount paid for claims occurring during the year	$ 1,646 17	
Deduct salvages and reinsurances	7 50	
Net amount paid for inland transportation losses	$ 1,638 67	
Tornado Risks.		
Net amount paid for tornado losses occurring in previous years	$ 570 50	
Total net amount paid for all losses		$ 130,936 49
Paid for commission or brokerage: fire, $52,094.73; other, $14,849.01		66,943 74
Paid for salaries of head office officials: $4,727.96, travelling expenses, $21.99		4,749 95
Taxes: fire, $5,576.08, other, $405.06		5,981 14
All other payments: (fire) viz.: Stationery and printing, $56.40; postage, telegrams, telephones and express, $812.72; advertising, $220.99; maps and plans, $91.97; office expenses, $50; duty, $362.20; adjusting expenses, $656.73; Underwriters' Boards, $2,503.53; rents, $618.24; commercial reports, $50; furniture and fixtures, $10		5,432 78
All other payments, viz.: Postage, telegrams, telephones and express, $295.24: loss adjustments, $843.73;-printing and stationery, $4; board expenses, $53.97; board assessments, $140		1,336 94
Total expenditure in Canada		$ 215,381 04

St. Paul Fire and Marine—*Continued.*

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement		$ 22,118,619	$ 296,260 00
Taken during the year, new and renewed		22,725,149	310,869 50
Total		$ 44,843,768	$ 607,129 50
Deduct terminated		18,624,516	269,763 50
Gross in force at end of year		$ 26,219,252	$ 337,366 00
Deduct reinsured		495,018	9,210 00
Net in force at December 31, 1914		$ 25,724,234	$ 328,156 00
Inland Transportation Risks.			
Gross policies in force at date of last statement	40	$ 37,091	$ 474 07
Taken during the year, new	67,396	1,153,500	3,131 39
Total	67,436	$ 1,190,591	$ 3,605 46
Deduct terminated	67,384	1,158,618	3,044 13
Gross and net in force at December 31, 1914	52	$ 31,973	$ 561 33
Automobile Risks.			
Gross policies in force at date of last statement	1,032	$ 1,641,961	$ 42,871 25
Policies taken during the year, new	1,436	1,912,538	40,368 41
Policies taken during the year, renewed	954	1,274,000	26,900 60
Total	3,422	$ 4,828,499	$ 110,140 26
Deduct terminated	1,407	2,212,929	52,121 75
Gross in force at end of year	2,015	$ 2,615,570	$ 58,018 51
Deduct reinsured		3,000	67 50
Net in force at December 31, 1914	2,015	$ 2,612,570	$ 57,951 01
Tornado Risks.			
Gross policies in force at date of last statement	255	$ 729,518	$ 3,177 10
Taken during the year, new and renewed	359	890,993	3,715 16
Total	614	$ 1,620,511	$ 6,892 26
Deduct terminated	50	382,285	1,364 40
Gross and net in force at December 31, 1914	564	$ 1,238,226	$ 5,527 86

Total net amount in force (Fire, Inland Transportation, Tornado and Automobile)	$29,607,003 00
Total net premiums thereon	392,196 20

General Business Statement for the Year ending December 31, 1914.

INCOME.

Net cash received for premiums	$ 6,604,982 51
Interest and dividends	401,734 79
Rents	16,428 00
Agents' balances charged off	144 08
Profit on sale or maturity of bonds	2,543 85
From other sources	51,327 71
Total income	$ 7,077,160 94

DISBURSEMENTS.

Net amount paid for losses	$ 3,786,086 77
Expenses of adjustment and settlement of losses	79,644 67
Interest or dividends to stockholders	620,000 00
Commission or brokerage	1,554,278 56
Allowances to local agencies for miscellaneous agency expenses	1,135 02

St. Paul Fire and Marine—*Concluded.*

DISBURSEMENTS—*Concluded.*

Salaries, $65,587.03; and expenses, $150,677.45; of special and general agents	$ 216,264 48
Salaries, fees and all other charges of officers, directors, trustees and home office employees	136,738 49
Rents	13,176 50
Underwriters' boards and tariff associations	22,261 89
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	5,631 48
Inspections and surveys	22,321 98
Taxes on real estate	3,664 30
State taxes on premiums, Insurance Department licenses and fees	154,537 95
All other licenses, fees and taxes	17,449 35
Agents' balances charged off	6,668 89
Gross loss on sale or maturity of bonds	6,132 40
Gross decrease by adjustment in book value of bonds	247 71
All other disbursements	175,080 66
Total expenditure	$ 6,821,321 10

LEDGER ASSETS.

Book value of real estate	$ 248,396 30
Mortgage loans on real estate, first liens	1,095,005 00
Mortgage loans on real estate, second liens	400 00
Book value of stocks and bonds	7,607,797 05
Cash on hand, in trust companies and banks	687,436 84
Agents' balances and bills receivable	694,196 28
Due for reinsurances	10,547 39
Loans received by pledge of bonds, stocks or other collateral	200,000 00
Total ledger assets	$10,543,778 86

NON-LEDGER ASSETS.

Interest due and accrued	75,977 91
Unliquidated interest in National German American bank stock	200 00
Gross assets	$10,619,956 77
Deduct assets not admitted	457,501 93
Total admitted assets	$10,162,454 84

LIABILITIES.

Net amount of unpaid losses and claims	$ 578,441 27
Total unearned premiums	5,233,618 10
Federal, State and other taxes due or accrued (estimated)	100,280 00
Reinsurance premiums	29,050 87
Reserve for unpaid bills	1,000 00
Contingent commissions or other charges, due or accrued	3,421 53
Total liabilities, not including capital stock	$ 5,945,811 77
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities, including capital stock	3,216,643 07
Total liabilities	$10,162,454 84

RISKS AND PREMIUMS.

Amount written or renewed during the year—Fire	$ 516,049,553 00
Premiums thereon	6,700,480 29
Amount terminated during the year—Fire	459,430,718 00
Premiums thereon	6,321,583 32
Net amount in force at December 31, 1914—Fire	785,046,060 00
Premiums thereon	9,334,027 21
Net amount in force at December 31, 1914, Marine and Inland	$51,199,446 00
Premiums thereon	812,174 67

SUN INSURANCE OFFICE, LONDON, ENGLAND.

Statement for the Year ending December 31, 1914.

Chairman—Marlborough R. Pryor. | Manager—Geo. Edward Mead.
Principal Office—London, England.
Manager in Canada— H. M. Blackburn. | Head Office in Canada— 15 Wellington St. E., Toronto.

(Organized April 7, 1710. Commenced business in Canada June 3, 1892.)

CAPITAL.

Amount of capital authorized and subscribed	$11,680,080 00
Amount paid thereon in cash	1,168,008 00

ASSETS IN CANADA.

Value of real estate held by the company (Toronto office)			$ 45,850 00
Bonds and debs. on deposit with Receiver General, viz.:—			
	Par value.	Market value.	
Canada stock, 1938, 3 p.c.	$ 23,530 33	$ 19,294 87	
Province of Manitoba Tel. & Tel., 1947, 4 p.c.	48,666 67	44,773 34	
City of Montreal Cons. Deb. stock, 1932, 4 p.c.	48,666 67	44,286 67	
City of Toronto, 1929, 3½ p.c.	48,666 66	41,853 33	
City of Vancouver, 1931, 4 p.c.	12,166 67	10,706 67	
City of Vancouver, 1932, 4 p.c.	12,166 66	10,706 66	
City of Winnipeg, 1918, 4 p.c.	50,000 00	48,000 00	
City of Winnipeg School, 1943, 4 p.c.	17,000 00	14,450 00	
City of Victoria, 1958, 4 p.c.	25,000 00	20,500 00	
City of Halifax Con. Fund deb. stock, 1940, 4 p.c.	15,000 00	13,200 00	
City of Calgary, 1937, 4½ p.c.	14,500 00	13,286 00	
Province of Nova Scotia redeemable stock, 1954, 3½ p.c.	24,333 33	19,466 67	
Grand Trunk Pacific 1st mortgage (guaranteed by Dom. Govt.), 1962, 3 p.c.	36,500 00	26,645 00	
Alberta & Great Waterways Ry. Co. 1st mtge. (g'teed. by Prov. of Alta.) 1959, 5 p.c.	75,000 00	76,500 00	
City of Hamilton, 1934, 4½ p.c.	25,000 00	24,000 00	
City of London, 1933, 4 p.c.	25,000 00	22,250 00	
Toronto Harbour Commissioners (g'teed. by City of Toronto) 1953, 4½ p.c.	25,000 00	23,750 00	
City of Edmonton, 1921, 5 p.c.	19,466 67	19,077 34	
Total on deposit with Receiver General	$ 545,763 66	$ 492,746 55	
Carried out at market value			492,746 55
Cash at head office in Canada			129 57
Cash in banks, viz.:—			
Dominion Bank, Toronto		$ 17,570 61	
Union Bank of Canada, Toronto		25,337 96	
Total cash in banks			42,908 57
Agents' balances and premiums uncollected			61,860 84
Office furniture and plans			12,746 82
Total assets in Canada			$ 656,242 35

LIABILITIES IN CANADA.

Net amount of losses, adjusted but unpaid	$ 25,059 90
Reserve of unearned premiums, $386,206.55; carried out at 80 per cent	308,965 24
Taxes due and accrued	6,466 75
Total liabilities in Canada	$ 340,491 89

Sun Insurance Office—*Concluded.*

INCOME IN CANADA.

Gross cash received for premiums	$ 563,584 08	
Deduct reinsurance, $5,190.92, return premiums, $74,171.31	79,362 23	
Net cash received for premiums		$ 484,221 85
Endorsement fees		81 45
Received for interest from bank		1,231 56
House account (net)		2,132 41
Interest on investments		1,500 00
Total income in Canada		$ 489,167 27

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 22,497 84	
Amount paid for losses occurring during the year	$ 250,722 27	
Deduct reinsurances	4,853 20	
Net amount paid for said losses	$ 245,869 07	
Total net amount paid for losses		$ 268,366 91
Commission or brokerage		94,160 14
Paid for: Salaries, head office officials, $25,629.87; auditors' fees, $400; travelling expenses, $5,519.48		31,549 35
Taxes		7,762 57
Miscellaneous payments, viz.: Postage, telegrams, telephones and express, $3,449.42; advertising, $2,994.45; stationery and printing, $4,067.73; board dues, $4,825.72; rents, $2,184; miscellaneous, $205.29; maps and plans, $2,322.07; furniture and fixtures, $382.95; fire departments, patrols, etc., $25		20,456 63
Total expenditure in Canada		$ 422,295 60

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at beginning of year	$ 53,617,482	$ 727,456 20
Policies taken during the year, new and renewed	44,282,491	565,298 66
Total	$ 97,899,973	$1,292,754 86
Deduct terminated	37,513,166	526,600 78
Gross in force at end of year	$ 60,386,807	$ 766,154 08
Deduct reinsured	457,570	6,904 69
Net in force at December 31, 1914	$ 59,929,237	$ 759,249 39

(For General Business Statement, see Appendix.)

UNION ASSURANCE SOCIETY, LIMITED.

Statement for the Year ending December 31, 1914.

Chairman—Charles Mortimer. | General Manager—Herbert Lewis.
Principal Office—London, Eng.
Head Office in Canada—Montreal. | Chief Agent in Canada—T. L. Morrisey.

(Incorporated 1714. Dominion license issued September 9, 1911.)

CAPITAL.

Amount of capital authorized and subscribed for, £450,000	$ 2,190,000 00
Amount paid thereon in cash, £50.000	243,333 33

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.	
City of Toronto, 1918, 4 p.c.	$ 100,000 00	$ 97,000 00	
City of Toronto, 1929, 3½ p.c.	7,300 00	6,278 00	
Town of Emard, Que., School, 1951, 5 p.c.	25,000 00	23,000 00	
Village of St. Pierre, Que., School, 1951, 5 p.c.	30,000 00	27,300 00	
Town of Maisonneuve School, 1951, 4½ p.c.	50,000 00	44,500 00	
Prov. British Columbia stock, 1941, 3 p.c.	48,666 67	36,500 00	
Newfoundland Govt., 1941, 3½ p.c.	24,333 34	20,440 00	
Newfoundland Govt., 1951, 3½ p.c.	24,333 33	20,440 00	
City of Montreal stock, 1948, 4 p.c.	24,333 33	21,900 00	
City of Ottawa, 1919, 4 p.c.	50,000 00	48,000 00	
City of Winnipeg, 1941, 3½ p.c.	53,000 00	41,340 00	
Can. Perm. Mortge. Corp. 1921, 4½ p.c.	30,000 00	30,000 00	
Victorian Govt. Con. Insc. Stock, 1929/49, 3½ p.c.	46,233 33	40,223 00	
Total on deposit with Receiver General	$ 513,200 00	$ 456,921 00	
Carried out at market value			$ 456,921 00
Cash at head office, (including premiums in course of transmission)			10,424 83
Cash in banks, viz.:—			
Merchants Bank of Canada, Montreal		$ 968 40	
Bank of Toronto, Montreal		71,979 93	
Total cash in banks			72,948 33
Agents' balances and premiums uncollected ($792.51 was on business issued prior to Oct. 1, 1914)			57,508 70
Plans, $10,060.21, (less $2,012.04 depreciation)			8,048 17
Total assets in Canada			$ 605,851 03

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid	$ 22,701 92
Reserve of unearned premiums, $368,602.23; carried out at 80 per cent	294,881 78
Taxes due and accrued	3,500 00
Total liabilities in Canada	$ 321,083 70

INCOME IN CANADA.

Gross cash received for premiums	$ 633,930 11	
Deduct reinsurance, $74,682.32; return premiums, $78,256.25	152,938 57	
Net cash received for premiums		$ 480,991 54
Received for interest on bank deposits		1,111 56
Received for interest on investments		20,046 74
Total income in Canada		$ 502,149 84

UNION ASSURANCE—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 10,227 49	
Deduct reinsurances	891 51	
Net amount paid for said losses	$ 9,335 98	
Amount paid for losses occurring during the year	$ 272,483 61	
Deduct savings, salvage and reinsurances	20,359 23	
Net amount paid for said losses	$ 252,124 38	
Total net amount paid for all claims		$ 261,460 36
Commission or brokerage		90,574 74
Salaries, H. O. officials, $37,972 63; salaries of agents, $900; travelling expenses, $2,793 39		41,666 02
Taxes		8,304 17
Miscellaneous expenditure, viz.: Advertising, $1,347 75; fire record and mercantile agency, $100; exchange, $472 84; maps and plans, $2,673 21; postage, telegrams, telephones and express, $1,737 73; printing and stationery, $2,121 81; rents, $7,048 10; board fees, $5,656 56; sundries, $494 67; miscellaneous, $3,317 13; express, $229 03		25,198 83
Total expenditure in Canada		$ 427,204 12

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	28,640	$ 62,410,531	$ 761,126 30
Taken during the year, new and renewed	19,304	53,383,634	643,268 15
Total	47,944	$115,794,165	$1,404,394 45
Deduct terminated	17,431	47,747,089	594,754 96
Gross in force at end of year	30,513	$ 68,047,076	$ 809,639 49
Deduct reinsured		7,933,059	91,366 74
Net in force at December 31, 1914	30,513	$ 60,114,017	$ 718,272 75

(*For General Business Statement, see Appendix.*)

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE PARIS, FRANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—STEPHANIE DERVILLE. | Manager—BARON G. CERISE.
Principal Office—Paris, France.
Head Office in Canada—Montreal. | Chief Agent in Canada—LOUIS MAURICE FERRAND.

(Established 1828. Dominion license issued April 11, 1911.)

CAPITAL.

Amount of joint capital authorized and subscribed	$ 2,000,000 00
Amount paid in cash	500,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.	
850,000 francs French Rentes, perpetual, 3 p.c.	$ 164,050 00	$ 137,802 00	
City of Montreal stock, 1951, 4½ p.c.	24,333 33	23,603 33	
Total on deposit with Receiver General	$ 188,383 33	$ 161,405 33	
Carried out at market value			$ 161,405 33
Cash at head office in Canada			11,281 52
Cash in banks, viz.:—			
Merchants Bank of Canada, Montreal		$ 21,238 18	
Royal Bank of Canada, Quebec		1,082 19	
Total cash in banks			22,320 37
Agents' balances and premiums outstanding ($12,409.15 on business prior to Oct. 1, 1914)			33,615 52
Office furniture and plans			6,913 07
Total assets in Canada			$ 235,535 81

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid	$ 12,571 85	
Net amount of losses, unadjusted	6,630 09	
Total net amount of unsettled claims for losses		$ 19,201 94
Reserve of unearned premiums, $144,781.37; carried out at 80 per cent		115,825 10
Due and accrued for salaries, rent, advertising, etc.		394 41
Return premiums, $2,013.36; reinsurance, $487.10		2,500 46
Taxes due and accrued		2,589 18
Total liabilities in Canada		$ 140,511 09

INCOME IN CANADA.

Gross cash received for premiums	$ 236,528 39	
Deduct reinsurance, $9,281.72; return premiums, $39,542.49	48,824 21	
Net cash received for premiums		$ 187,704 18
Interest on bank account		751 41
Total income in Canada		$ 188,455 59

L'Union Compagnie D'Assurances contre L'Incendie—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years	$ 6,200 09	
Amount paid for losses occurring during the year	$ 110,848 40	
Deduct reinsurances	12,379 30	
Net amount paid for said losses	$ 98,469 10	
Total net amount paid for losses		$ 104,669 19
Paid for commission or brokerage		34,645 35
Paid for salaries of officials, $15,279.73; directors' fees, $200; travelling expenses, $1,351.24		16,830 97
Paid for taxes		5,347 23
Miscellaneous payments: Advertising, $750.69; furniture and fixtures, $1,405.36; maps and plans, $1,454.55; postage, telegrams, telephones and express, $1,303.32; printing and stationery, $1,701.47; rents, $2,291.64; boards and tariff associations, $2,220.17; sundries, $3,925.75; inspections and surveys, $4,137.03; exchange, $115.10; legal expenses, $40.32		19,345 40
Total expenditure in Canada		$ 180,838 14

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	8,370	$ 18,691,287	$ 228,145 08
Policies taken during the year, new and renewed	7,974	19,994,372	240,267 37
Total	16,344	$ 38,685,659	$ 468,412 45
Deduct terminated	5,958	14,985,919	189,905 18
Gross in force at end of year	10,386	$ 23,699,740	$ 278,507 27
Deduct reinsured		1,029,071	12,172 78
Net in force at December 31, 1914	10,386	$ 22,670,669	$ 266,334 49

(*For General Business Statement, see Appendix.*)

WESTCHESTER FIRE INSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

President—Geo. R. Crawford. | Secretary—Otto E. Schaefer.
Principal Office—New York, N.Y.
Head Office in Canada—Montreal. | Chief Agent in Canada—J. W. Tatley.

(Incorporated March 14, 1837. Dominion license issued May 28, 1912.)

CAPITAL.

Amount of stock authorized, subscribed and paid in cash	$ 500,000 00

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.	
State of New York Canal Imp., 1961, 4 p.c.	$ 60,000 00	$ 58,200 00	
State of New York, 1961, 4 p.c.	40,000 00	38,800 00	
Town of Maisonneuve, 1953, 5 p.c.	40,393 33	41,095 89	
Total on deposit with Receiver General	$ 140,393 33	$ 138,095 89	
Carried out at market value			$ 138,095 89
Cash in Royal Bank of Canada, Montreal			1,232 05
Interest accrued			2,069 94
Agents' balances and premiums uncollected			19,552 45
Office furniture, ($1,245.12 less depreciation, $249.02), $996.10; plans ($3,160.99 less depreciation, $632.19), $2,528.80			3,524 90
Total assets in Canada			$ 164,475 23

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid	$ 934 16	
Net amount of losses, unadjusted	19,283 07	
Total net amount of unsettled lossess		$ 20,217 23
Reserve of unearned premiums, $101,351.74; carried out at 80 per cent		81,081 39
Taxes due and accrued (estimated)		4,250 00
Total liabilities in Canada		$ 105,548 62

INCOME IN CANADA.

Gross cash received for premiums	$ 203,100 51	
Deduct reinsurance, $4,278.65; return premiums, $45,959.26	50,237 91	
Total net cash received for premiums		$ 152,862 60
Received for bank interest		20 85
Total income in Canada		$ 152,883 45

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	$ 8,698 90	
Deduct savings and salvage	89 00	
Net amount paid for said losses	$ 8,609 90	
Amount paid for losses occurring during the year	$ 82,932 81	
Deduct savings, salvage and reinsurances	1,951 43	
Net amount paid for said losses	$ 80,981 38	
Total net amount paid for losses		$ 89,591 28
Commission or brokerage		34,689 37
Salaries, $3,832.22; travelling expenses, $1,149.65		4,981 87

WESTCHESTER—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Taxes	$ 4,600 04
Miscellaneous expenditure, viz.: Advertising, $223.70; furniture and fixtures, $548.79; maps and plans, $550.86; postage, telegrams, telephone and express, $907.30; printing and stationery, $737.30; rents, $765.35; board fees, etc., $1,250.01; exchange, $212.30; sundries, $148.27; supplies, $318.23; subscriptions, $13.87; legal expenses, $10.29	5,686 27
Total expenditure in Canada	$ 139,548 83

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	$ 10,929,562	$ 159,470 98
Taken during the year, new and renewed	14,923,476	204,656 17
Total	$ 25,853,038	$ 364,127 15
Deduct terminated	11,494,697	165,944 23
Gross in force at end of year	$ 14,358,341	$ 198,182 92
Deduct reinsured	487,831	5,502 58
Net in force at December 31, 1914	$ 13,870,510	$ 192,680 34

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

LEDGER ASSETS.

Book value of real estate	$ 5,876 00
Mortgage loans on real estate, first liens	122,210 00
Book value of bonds and stocks	5,407,505 78
Cash in trust companies and in banks	396,882 06
Agents' balances	435,307 34
Total ledger assets	$ 6,367,781 18

NON-LEDGER ASSETS.

Interest due and accrued	32,906 23
Gross assets	$ 6,400,687 41
Deduct assets not admitted	451,952 33
Total admitted assets	$ 5,948,735 08

LIABILITIES.

Net amount of unpaid losses	$ 449,503 25
Total unearned premiums	3,327,393 08
Federal, State and other taxes due and accrued (estimated)	75,000 00
Reserve for all contingencies	15,000 00
Federal income tax, withheld from salaries paid	384 02
Total liabilities, except capital stock	$ 3,867,280 35
Capital paid up in cash	500 000 00
Surplus over all liabilities	1,581,454 73
Total liabilities	$ 5,948,735 08

INCOME.

Net cash received for premiums	$ 3,372,637 48
Interest and dividends	262,937 48
Rents	108 00
Agents' balances previously charged off	539 85
Gross profit on sale or maturity of stocks	2,352 24
All other income	602,129 02
Total income	$ 4,240,704 07

WESTCHESTER—*Concluded.*

DISBURSEMENTS.

Net amount paid for losses	$ 2,129,934 88
Expenses of adjustment and settlement of losses	40,731 63
Paid stockholders for interest or dividends	160,000 00
Commission or brokerage	645,838 75
Salaries, $153,151.27; expenses, $101,453.88; of special and general agents	254,605 15
Salaries, fees and all other charges of officers, directors, trustees and home office officials	122,109 28
Rents	28,747 25
Underwriters' boards and tariff associations	45,676 93
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	12,712 38
Inspections and surveys	23,971 22
Taxes on real estate	144 86
State taxes on premiums, Insurance Department licenses and fees	100,819 05
All other licenses, fees and taxes	15,658 18
Agents' balances previously charged off	4,452 30
Gross decrease by adjustment in book value of stocks	1,745 00
Gross loss on sale or maturity of bonds	1,661 25
All other expenditure	95,897 91
Total disbursements	$ 3,684,706 02

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year—Fire	$525,079,278 00
Premiums thereon	5,621,229 40
Amount of policies terminated during the year—Fire	481,386,886 00
Premiums thereon	5,279,594 48
Net amount of policies in force at December 31, 1914—Fire	666,747,651 00
Premiums thereon	6,461,577 43

THE WESTERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—W. R. BROCK. | Secretary—C. C. FOSTER.

Vice-President and General Manager—W. B. MEIKLE.

Principal Office—Toronto.

(Incorporated, August 31, 1851, by Act of the Legislature of the late Province of Canada, 14-15 Vic., cap. 162; amended in 1857, 20 Vic., cap. 167, and in 1872, 35 Vic., cap. 99, and in 1875, 38 Vic., cap. 81, in 1887, 50-51 Vic., cap. 102, and in 1901 by 1 Edward VII, cap. 116, and in 1904 by 4 Edward VII, cap. 141, and in 1906 by 6 Edward VII, cap. 179. Commenced business in Canada, August, 1851.)

CAPITAL.

Amount of joint stock capital authorized	$ 5,000,000 00
Amount of joint stock capital subscribed	2,500,000 00
Amount paid thereon in cash ($1,000,000 Preferred)	2,484,625 65

(*For List of Shareholders, see Appendix.*)

ASSETS.

Real estate—Company's building, corner of Scott and Wellington Sts., Toronto			$ 210,242 83
Bonds and debs. owned by the Company:—			
On deposit with Receiver General.	Par value.	Book value.	Market value.
Town of Owen Sound, 1925, 4 p.c.	$ 6,000 00	$ 5,400 00	$ 5,400 00
City of London, 1921, 4 p.c.	4,000 00	3,760 00	3,760 00
Canada Permanent Mortgage Corp., 1916, 4 p.c.	2,500 00	2,500 00	2,500 00
Central Canada Loan and Savings Co., (on 60 days' notice) 4 p.c.	14,100 00	14,100 00	14,100 00
City of Winnipeg, 1941, 3½ p.c.	2,000 00	1,560 00	1,560 00
Canadian Northern Railway Co., (guaranteed by Prov. of Manitoba) 1930, 4 p.c.	5,353 33	4,818 00	4,818 00
Province of Manitoba, 1930, 4 p.c.	10,000 00	9,400 00	9,400 00
Toronto Savings and Loan Co., 1917, 4 p.c.	5,600 00	5,600 00	5,600 00
Toronto Savings and Loan Co., 1918, 4 p.c.	3,000 00	3,000 00	3,000 00
Moosejaw P.S., 1920-1922, 4½ p.c.	12,499 98	11,875 00	11,624 98
Moosejaw P.S., 1923, 4½ p.c.	3,166 66	3,008 30	2,881 66
Canada Permanent Mortgage Corp., 1920, 4¼ p.c.	11,000 00	11,000 00	11,000 00
Total on deposit with Receiver General.	$ 79,219 97	$ 76,021 30	$ 75,644 64
Bonds and debs. on deposit or with trustees in United States, viz.:—			
City of New York, 1919, 3½ p.c.	$ 141,000 00	$ 136,770 00	$ 135,360 00
City of New York, 1941, 3½ p.c.	6,000 00	5,400 00	5,220 00
City of New York, 1963, 4½ p.c.	5,000 00	5,400 00	5,150 00
City of Columbus, Ohio, 1919, 4 p.c.	50,000 00	50,500 00	50,000 00
City of Toledo, Ohio, 1942, 4 p.c.	3,000 00	3,060 00	3,000 00
City of Toledo, Ohio, 1944, 4 p.c.	47,000 00	47,940 00	47,000 00
Los Angeles, California, Railway Corporation 1940, 5 p.c.	105,000 00	97,650 00	96,600 00
City of Eugene, Ore., (Bancroft Act.) 1924, 6 p.c	17,400 00	18,618 00	17,748 00
City of Hamilton, 1934, 4½ p.c.	25,000 00	24,000 00	24,357 50
City of Westmount School, 1950, 5 p.c.	14,000 00	14,000 00	13,720 00
C.P.R. Note Cert., 1924, 6 p.c.	2,500 00	2,600 00	2,000 00

The Western—*Continued.*

ASSETS—*Continued.*

Bonds and debs. owned by the company—*Continued.*

	Par value.	Book value.	Market value.
Bonds and debs. on deposit or with trustees in United States—Con.			
City of Richmond, Virginia, 1921, 4 p.c.	$ 40,000 00	$ 41,120 00	$ 39,900 00
City of Richmond, Virginia, 1927, 4 p.c.	2,000 00		
City of Winnipeg, 1920, 4 p.c.	16,000 00	15,360 00	15,200 00
Mortgage Bond Co., of New York, 1932, 5 p.c.	10,000 00	9,900 00	9,900 00
Town of Stayner, 1915 to 1928, 4 p.c.	15,431 42	14,151 47	13,888 28
Toronto Savings and Loan Company, 1917 to 1919, 4 p.c.	50,000 00	50,000 00	50,000 00
Central Canada Loan and Savings Co., 1917, 4 p.c.	300,000 00	300,000 00	300,000 00
Town of Cobourg, 1924 to 1927, 4 p.c.	25,000 00	22,120 00	22,000 00
City of Kingston, 1918 to 1927, 4½ p.c.	21,300,00	20,964 00	20,661 00
City of Kingston, 1922 and 1923, 4 p.c.	26,700 00	25,365 00	24,831 00
Canadian Northern Railway, 1919, 4 p.c.	50,000 00	50,000 00	48,500 00
Canadian Northern Railway, 1930, 4 p.c.	97,333 33	91,493 34	87,600 00
Canadian Northern Railway, 1920, 4½ p.c.	50,000 00	47,500 00	48,000 00
City of Montreal, 1917-1924, 4 p.c.	36,000 00	34,600 00	34,560 00
City of Montreal, 1922, 4 p.c.	10,000 00	9,600 00	9,500 00
Province of Manitoba, 1930, 4 p.c.	60,000 00	55,800 00	56,400 00
Chicago, Milwaukee and St. Paul Railway, 1989, 4 p.c.	8,000 00	7,680 00	7,440 00
Chicago, Milwaukee and St. Paul Ry. convertible, 1932, 4½ p.c.	600 00	612 00	606 00
Niagara, St. Catharines and Toronto Ry. Co., 1929, 5 p.c.	25,000 00	23,750 00	23,500 00
Dominion of Canada Stock (6 months' notice) 3½ p.c.	5,350 00	5,350 00	4,815 00
Georgia State, 1933, 3½ p.c.	10,000 00	9,500 00	9,500 00
Provincial Light, Heat and Power Co., 1946, 5 p.c.	96,000 00	96,000 00	96,000 00
City of New York Corporate Stock, 1955, 4 p.c.	100,000 00	99,000 00	94,000 00
Greenville Co., South Carolina, 1933, 4½ p.c.	5,000 00	5,000 00	4,900 00
Aurora, Elgin and Chicago Railway Co., 1946, 5 p.c.	5,000 00	4,550 00	4,600 00
Chicago Railway Co., 1927, 5 p.c.	5,000 00	4,950 00	4,850 00
Minneapolis and St. Paul Street Railway Co., 1928, 5 p.c.	5,000 00	5,100 00	5,000 00
Porto Rico registered (1909 series) 1927, 4 p.c.	5,000 00	5,100 00	5,000 00
Porto Rico registered (1909 series) 1932, 4 p.c.	5,000 00	5,100 00	5,000 00
Porto Rico Railways Co. (1st mortage), 1936, 5 p.c.	25,000 00	21,250 00	20,250 00
Duluth Street Railway Co., 1930, 5 p.c.	25,000 00	23,500 00	24,500 00
Total held in United States	$1,629,834 72	$1,510,351 81	$1,566,701 42
Other bonds:—			
Cape of Good Hope Con. Stock, 1943, 3 p.c., on deposit at Pretoria)	$ 29,200 00	$ 22,776 00	$ 22,776 00
Clifton Hotel Company 1916, 6 p.c. (with company)	3,700 00	3,700 00	3,700 00
Total par, book and market values.	$1,662,734 72	$1,612,851 11	$1,593,177 42
Carried out at book value			$ 1,612,851 11
Stocks owned by the company:—			
551 shares Canadian Bank of Commerce	$ 55,100 00	$ 12,955 00	$ 110,200 00
2,044 shares Canada Permanent Mtge. Corp.	20,440 00	38,427 20	37,609 00
300 shares Dominion Savings and Investment Co.	15,000 00	12,150 00	11,550 00
30 shares Toronto General Trusts Corporation	3,000 00	4,550 00	5,550 00
12 shares Baltimore and Ohio R.R. Co. (pref.)	1,200 00	972 00	972 00
22½ shares Baltimore and Ohio R.R. Co. (com.)	2,250 00	2,022 50	1,969 00
19,683 shares British America Assurance Co.	492,075 00	246,037 50	157,464 00

THE WESTERN—*Continued.*

ASSETS—*Concluded.*

	Par value.	Book value.	Market value.	
Stocks owned by the Company:—*Concluded.*				
200 shares Chicago & Northwestern Ry. Co.	$ 20,000 00	$ 26,600 00	$ 25,600 00	
700 shares Lehigh Valley Ry. Co.	35,000 00	48,650 00	46,900 00	
62 shares Lehigh Valley Coal Sales Co.	3,100 00	5,673 00	5,673 00	
240 shares Louisville & Nashville Ry Co.	24,000 00	33,120 00	30,960 00	
300 shares Minneapolis, St. Paul & Sault Ste. Marie Ry.	30,000 00	36,900 00	36,000 00	
80 shares Illinois Central Ry. Co.	8,000 00	8,960 00	8,560 00	
100 shares Chicago, Milwaukee & St. Paul Ry. Co.	10,000 00	9,900 00	9,300 00	
100 shares United States Steel Corp. (com.)	10,000 00	6,200 00	5,100 00	
125 shares Can. Pac. Ry. Co.	12,500 00	24,500 00	25,875 00	
100 shares Northern Pacific Ry. Co.	10,000 00	11,100 00	10,500 00	
100 shares Union Pacific Ry. Co.	10,000 00	12,800 00	15,700 00	
100 shares Consolidated Gas Co. of New York	10,000 00	12,900 00	12,200 00	
Total par, book and market values...	$ 771,665 00	$ 655,397 20	$ 557,682 60	
Carried out at book value				$ 655,397 20
Cash on hand at head office				970 60
Cash in banks, etc., viz.:—				
Canadian Bank of Commerce, New York and Toronto			$ 77,791 85	
Corn Exchange, National Bank, Chicago			3,080 42	
United States Mortgage and Trust Co., New York			138,688 08	
Total cash in banks				219,560 35
Total ledger assets				$ 2,699,022 09
Market value of bonds and stocks under book value				117,388 29
				$ 2,581,633 80

OTHER ASSETS.

Interest accrued	22,443 25
Rents accrued	717 50
Agents' balances ($36,872.48 on business prior to Oct. 1, 1914)	949,061 49
Bills receivable	13,894 74
Maps and plans	19,879 65
Due for reinsurance	22,082 52
Total assets	$ 3,609,712 95

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of fire losses, unadjusted ($521.80 accrued in previous years)	$ 53,831 02	
Net amount of inland and ocean losses, unadjusted ($400 accrued in previous years)	77,114 00	
Total net amount of unsettled claims		$ 130,945 02
Reserve of unearned premiums:—		
Fire	$ 547,121 11	
Inland Navigation	54,125 65	
Marine (ocean)	30,399 58	
Inland Transportation	1,583 35	
Total reserve, $633,229.69; carried out at 80 per cent		506,583 75
Dividends declared and due, remaining unpaid		981 93
Taxes due and accrued		6,000 00
Due for directors' fees		9,426 73
Reinsurance premiums due		127,767 92
Total liabilities in Canada		$ 781,705 35

THE WESTERN—*Continued.*

LIABILITIES—*Concluded.*

(2) Liabilities in Other Countries.

Net amount of fire losses, unadjusted	$ 189,461 92	
Net amount of fire losses, resisted, in suit	6,224 00	
Total net amount of unsettled fire losses ($6,980.81 of which accrued in previous years)	$ 195,685 92	
Net amount of inland navigation losses, unadjusted ($310 of which accrued in previous years)	85,081 57	
Net amount of tornado losses, unadjusted	883 00	
Total net amount of unsettled losses in other countries		$ 281,650 49
Reserve of unearned premiums:—		
Fire	$1,422,864 47	
Inland Navigation	81,459 86	
Marine (ocean)	64,392 62	
Inland Transportation	595 36	
Tornado	8,315 06	
Total reserve, $1,577,627.37; carried out at 80 per cent		1,262,101 90
Due and accrued for taxes		23,142 89
Reinsurance premiums due		35,619 55
Total liabilities in other countries		$ 1,602,514 83
Total liabilities in all countries		$ 2,384,220 18
Excess of assets over liabilities		$ 1,225,492 77
Capital stock paid in cash		2,484,625 65

INCOME.

Fire Risks.	In Canada.	In other countries.
Gross cash received for premiums	$1,026,501 99	$3,182,077 30
Deduct reinsurance, $1,369,692.08; return premium $784,240.26	616,783 12	1,537,149 22
Net cash received for fire premiums	$ 409,718 87	$1,644,928 08
Inland and Ocean Risks.		
Gross cash received for premiums	$ 531,941 65	$ 951,182 43
Deduct reinsurance, $566,035.29; return premiums, $28,591.69	254,957 99	339,668 99
Net cash received for inland and ocean premiums	$ 276,983 66	$ 611,513 44
Inland Transportation Risks.		
Gross cash received for premiums	$ 54,528 62	$ 8,953 90
Deduct reinsurance, $37,480.46; return premiums, $1,355.24	33,748 40	5,087 30
Net cash received for inland transportation premiums	$ 20,780 22	$ 3,866 60
Tornado Risks.		
Gross cash received for premiums	$ 10,468 93	
Deduct reinsurance, $1,704.36; return premiums, $2,001.81	3,706 17	
Net cash received for tornado premiums	$ 6,762 76	
Total net cash received for premiums in all countries		$ 2,974,553 63
Received for interest on investments and dividends on stocks		85,093 80
Received for rents		6,904 72
Profit from sale of bonds		180 00
Accounts recovered		1,731 73
Total income		$ 3,068,463 88

THE WESTERN—*Continued.*

EXPENDITURE.

	In Canada.	In other countries.
Fire Losses.		
Amount paid for losses occurring in previous years	$ 189,826 20	$ 226,363 17
Deduct savings, salvage and reinsurances	148,853 91	80,608 52
Net amount paid for said losses	$ 40,972 29	$ 145,754 65
Amount paid for losses occurring during the year	$ 416,046 69	$1,565,095 87
Deduct savings, salvage and reinsurances	191,251 67	609,574 24
Net amount paid for said losses	$ 224,795 02	$ 955,521 63
Total net amount paid for fire losses	$ 265,767 31	$1,101,276 28
Inland Transportation Losses..		
Amount paid for losses occurring in previous years	$ 959 53	$ 404 70
Deduct savings, salvages and reinsurances	719 19	240 18
Net amount paid for said losses	$ 240 34	$ 164 52
Amount paid for losses occurring during the year	$ 28,988 70	$ 3,436 49
Deduct savings, salvage and reinsurances	12,900 72	2,339 41
Net amount paid for said losses	$ 16,087 98	$ 1,097 08
Total net amount paid for inland transportation losses	$ 16,328 32	$ 1,261 60
Tornado Losses.		
Amount paid for losses occurring during the year	$ 483 06	
Deduct salvages and reinsurances	21 47	
Total net amount paid for tornado losses	$ 461 59	

Total net amount paid for fire, inland transportation and tornado losses	$ 1,385,095 10
Total net amount paid for marine and inland losses in Canada, $187,167.48; in other countries $420,793.24	607,960 72
Commission or brokerage	541,851 14
Paid for salaries: H.O. officials, $97,655.14; do., of general and special agents, $111,258.01; directors' fees, $11,794.72; auditors' fees, $2,913.47	223,621 34
Taxes	64,791 38
Dividends paid during the year at 3½p.c. on preferred shares	35,000 00
Miscellaneous payments, viz.: Advertising, $13,371.64; boards and tariff associations, $28,056.68; postage, telephone, telegrams and express, $22,777.44; legal expenses, $2,066.07; printing and stationery, $32,722.60; furniture and fixtures, $1,866.05; maps and plans, $6,842.34; rent, $26,033.18; exchange, $4,143.36; office expenses, $3,900 81; inspections and surveys, $63,800 56; fire departments, patrol, salvage corps assessments, etc., $6,136.80; sundry, $1,306.42	213,023 95
Total expenditure	$ 3,071,343 63

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1913	$ 2,680,604 49
Income as above	3,068,463 88
Amount of appreciation in securities	21,297 35
Total	$ 5,770,365 72
Expenditure as above	3,071,343 63
Balance, net ledger assets, December 31, 1914	$ 2,699,022 09

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies	$ 147,618 87
Amount of commission thereon	39,509 49
Amount of losses recovered from said companies	115,487 76
Reserve, $90,535.93; carried out at 80 per cent	72,428 74
Amount of losses recoverable	27,820 37
Amount of reinsurance premiums payable to such companies	9,732 14
Amount of cash or other securities held as security for recovery of losses, etc	68,745 54

THE WESTERN—*Concluded.*

RISKS AND PREMIUMS.

	In Canada.		In Other Countries.		Totals in all Countries	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	$	$ cts.	$	$ cts.	$	$ cts.
(1). *Fire Risks.*						
Gross policies in force at date of last statement	152,393,974	1,675,680 16	503,015,845	4,156,910 59	655,309,819	5,832,590 75
Taken during the year, new and renewed	106,468,591	1,135,130 51	485,585,722	3,252,556 34	592,054,313	4,387,686 85
Total	258,862,565	2,810,810 67	988,601,567	7,409,466 93	1,247,464,132	10,220,277 60
Deduct terminated	98,223,424	1,027,528 36	467,490,328	3,382,675 48	565,713,752	4,410,203 84
Gross in force at end of year	160,639,141	1,783,282 31	521,111,239	4,026,791 45	681,750,380	5,810,073 76
Deduct reinsured	66,797,318	800,731 74	155,614,259	1,186,458 95	222,411,577	1,987,190 69
Net in force Dec. 31, 1914	93,841,823	982,550 57	365,496,980	2,840,332 50	459,338,803	3,822,883 07
(2). *Inland Marine Risks.*						
Gross policies in force at date of last statement	10,324,885	64,128 25	7,603,163	131,783 60	17,928,048	195,911 85
Taken during the year	36,858,125	127,162 77	49,257,022	229,790 80	86,115,147	356,953 57
Total	47,183,010	191,291 02	56,860,185	361,574 40	104,043,195	552,865 42
Deduct terminated	39,222,332	125,290 78	49,866,457	236,525 23	89,088,789	361,816 01
Gross in force at end of year	7,960,678	66,000 24	6,993,728	125,049 17	14,954,406	191,049 41
Deduct reinsured	3,856,172	13,573 28	992,720	33,033 05	4,848,892	46,606 33
Net in force, Dec. 31, 1914	4,104,506	52,426 96	6,001,008	92,016 12	10,105,514	144,443 08
(3). *Ocean Risks.*						
Gross policies in force at date of last statement	5,989,129	87,371 26	18,528,180	145,580 04	24,517,309	232,951 30
Taken during the year	78,627,944	474,696 14	161,698,598	810,414 25	240,326,542	1,285,110 39
Total	84,617,073	562,067 40	180,226,778	955,994 29	264,843,851	1,518,061 69
Deduct terminated	72,911,872	441,320 61	164,277,892	785,738 48	237,189,764	1,227,059 09
Gross in force at end of year	11,705,201	120,746 79	15,948,886	170,255 81	27,654,087	291,002 60
Deduct reinsured	4,619,995	34,522 87	3,523,055	34,959 58	8,143,050	69,482 45
Net in force Dec. 31, 1914	7,085,206	86,223 92	12,425,831	135,296 23	19,511,037	221,520 15
(4). *Inland Transportation Risks.*						
Gross policies in force at date of last statement	3,273,295	2,761 51	131,600	3,841,49	3,404,895	6,603 00
Taken during the year	33,053,853	55,371 38	2,526,094	9,321 79	35,579,947	64,693 17
Total	36,327,148	58,132 89	2,657,694	13,163 28	38,984,842	71,296 17
Deduct terminated	35,874,120	48,632 77	2,339,068	10,781 84	38,213,188	59,414 61
Gross in force at end of year	453,028	9,500 12	318,626	2,381 44	771,654	11,881 56
Deduct reinsured	302,019	6,333 41	159,313	1,190 72	461,332	7,524 13
Net in force, Dec. 31, 1914	151,009	3,166 71	159,313	1,190 72	310,322	4,357 43
(5) *Tornado Risks.*						
Gross policies in force at date of last statement			840,762	4,171 28	840,762	4,171 28
Taken during the year			2,244,826	10,722,94	2,244,826	10,722 94
Total			3,085,588	14,894 22	3,085,588	14,894 22
Deduct terminated			539,916	1,799 18	539,916	1,799 18
Gross in force at end of year			2,545,672	13,095 04	2,545,672	13,095 04
Deduct reinsured			354,053	2,040 03	354,053	2,040 03
Net in force at Dec. 31, 1914			2,191,619	11,055 01	2,191,619	11,055 01

Total number of policies in force ..... (No return)..
Total net amount in force ..... $ 491,457,295 00
Total premiums thereon 4,204,258 74

THE YORKSHIRE INSURANCE COMPANY, LIMITED.

Statement for the Year ending December 31, 1914.

Chairman—Edwin Gray. | Secretary and General Manager—James Hamilton.

Manager in Canada—P. M. Wickham.

Principal Offices—York and London, England. | Head Office in Canada—Montreal.

(Company established in 1824 and constituted by Deed of Settlement July 20, 1825. Subsequently incorporated by Certificate of Register of Joint Stock Companies, June 3, 1908, under Companies' Acts 1862 to 1900. Dominion license issued January 16, 1907).

CAPITAL.

Amount of joint stock capital authorized	$ 4,860,000 00
Amount subscribed	4,110,860 00
Amount paid in cash	608,904 00

ASSETS IN CANADA.

Value of real estate held by the company	$ 554,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens	1,929,800 00

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.
Canada registered stock, 1930/50, 3½ p.c.	$ 72,513 33	$ 64,536 86
Canadian Northern Railway first mortgage, 1929, 4 p.c. (guaranteed by Province of Manitoba)	24,333 33	21,900 00
Province of Manitoba, (Tel. and Tel. system) 1947, 4 p.c.	25,000 00	23,000 00
New Brunswick Coal and Railway Co. first mortgage (guaranteed by Prov. of New Brunswick) 1953, 4 p.c.	26,000 00	22,620 00
City of Fort William, 1928, 5 p.c.	14,250 00	13,822 50
City of Fort William, 1938, 5 p.c.	6,000 00	5,760 00
City of Fort William, Hospital, 1928, 5 p.c.	18,000 00	17,460 00
City of Montreal, R.C.S., 1948, 4 p.c.	22,000 00	18,480 00
India stock, 1948, 3 p.c.	24,333 33	17,520 00
City of Vancouver, 1917, 4 p.c.	6,000 00	5,820 00
City of Vancouver, 1918, 4 p.c.	20,000 00	19,200 00
City of Regina, 1939, 4½ p.c.	24,333 33	21,900 00
City of Port Arthur, 1940, 4½ p.c.	24,333 33	21,413 33
Alberta and Great Waterways Railway Co., first mortgage (g'teed by Prov. of Alta.) 1959, 5 p.c.	35,000 00	35,700 00
City of Kamloops, 1936, 5 p.c.	20,000 00	17,800 00
Can. Perm. Mtge. Corp. 1921, 4½ p.c.	58,000 00	58,456 08
Total on deposit with Receiver General	$ 420,096 65	$ 385,388 77

Carried out at market value		385,388 77
Cash at head office in Canada		19,337 16
Cash at Calgary		625 00
Cash in banks, viz.:—		
Canadian Bank of Commerce, Montreal	$ 128,226 05	
La Banque Provinciale, Montreal	5,167 80	
Total cash in banks		133,393 85
Agents' balances and premiums uncollected: ($795.76 on business prior to Oct. 1, 1914)		56,256 12
Rents due, $1,937.50; accrued, $1,679.17		3,616 67
Interest due, $3,468.75; accrued, $33,410.48		36,879 23
Office furniture and Goad's plans		12,578 00
Total assets in Canada		$ 3,131,874 80

THE YORKSHIRE—*Continued.*

LIABILITIES IN CANADA.

Net amount of fire losses, unadjusted	$ 15,633 00	
Net amount of fire losses, resisted in suit	8,019 00	
Total net amount of unsettled fire losses ($8,019 of which accrued in previous years)	$ 23,652 00	
Net amount of live stock losses, unadjusted	5,000 00	
Net amount of accident losses, unadjusted	103 00	
Net amount of plate glass losses, unadjusted	27 10	
Net amount of sickness losses, resisted, not in suit (accrued in 1913)	300 00	
Net amount of employers' liability losses, unadjusted	475 50	
Net amount of automobile losses, unadjusted	282 50	
Total net amount of all unsettled losses		$ 29,840 10
Reserve of unearned premiums, viz.:—		
Fire	$ 273,750 40	
Accident	2,887 09	
Plate glass	2,584 49	
Sickness	1,858 11	
Employers' liability	8,708 18	
Live stock	16,539 15	
Automobile	6,998 81	
Total, $313,326.23; carried out at 80 per cent		250,660 98
Taxes due and accrued (estimated)		7,780 00
Total liabilities in Canada		$ 288,281 08

INCOME IN CANADA.

Fire Risks.	
Gross cash received for premiums	$ 438,668 37
Deduct reinsurance, $4,895.57; return premiums, $67,020.19	71,915 76
Net cash received for fire premiums	$ 366,752 61
Live Stock Risks.	
Gross cash received for premiums	$ 45,454 09
Deduct return premiums	4,072 01
Net cash received for live stock premiums	$ 41,382 08
Accident Risks.	
Gross cash received for premiums	$ 7,241 35
Deduct reinsurance, $490.31; return premiums, $1,437.21	1,927 52
Net cash received for accident premiums	$ 5,313 83
Sickness Risks.	
Gross cash received for premiums	$ 4,086 65
Deduct reinsurances, $145.04 and return premiums, $643.70	788 74
Net cash received for sickness premiums	$ 3,297 91
Plate Glass Risks.	
Gross cash received for premiums	$ 5,036 65
Deduct return premiums	757 23
Net cash received for plate glass premiums	$ 4,279 42
Automobile Risks.	
Gross cash received for premiums	$ 20,463 44
Deduct return premiums	5,895 99
Net cash received for automobile premiums	$ 14,567 45
Employers' Liability Risks.	
Gross cash received for premiums	$ 18,146 02
Deduct return premiums	6,888 01
Net cash received for employers' liability premiums	$ 11,258 01

THE YORKSHIRE—*Continued.*

INCOME IN CANADA—*Concluded.*

Total net cash received for premiums		$ 446,851 31
Received for interest on investments		108,467 34
Received for rents, $27,404.99; (less tax, $10,405.98.)		16,999 01
Total income in Canada		$ 572,317 66

EXPENDITURE IN CANADA.

Fire Risks.		
Net amount paid for losses occurring in previous years	$ 17,823 80	
Amount paid for losses occurring during the year	$ 225,832 91	
Deduct saviags, salvage and reinsuraaces	218 47	
Net amount paid for said losses	$ 225,614 44	
Total net amount paid for fire losses	$ 243,438 24	
Live Stock Risks.		
Net amount paid for claims occurring in previous years	$ 2,258 22	
Net amount paid for claims occurring during the year	18,269 02	
Total net amount paid for live stock claims	$ 20,527 24	
Automobile Risks.		
Net amount paid for claims occurring in previous years	$ 765 30	
Net amount paid for claims occurring during the year	$ 3,296 61	
Deduct salvages and reinsurances	695 50	
Net amount paid for said claims	$ 2,601 11	
Total net amount paid for automobile claims	$ 3,366 41	
Plate Glass Risks.		
Net amount paid for claims occurring in previous years	$ 89 60	
Net amount paid for claims occurring during the year	1,088 83	
Total net amount paid for plate glass claims	$ 1,178 43	
Accident Risks.		
Net amount paid for claims occurring in previous years	$ 137 50	
Amount paid for claims occurring during the year	$ 1,936 34	
Deduct salvages and reinsurances	443 37	
Net amount paid for said claims	$ 1,492 97	
Total net amount paid for accident claims	$ 1,630 47	
Employers' Liability Risks.		
Net amount paid for claims occurring in previous years	$ 1,070 76	
Net amount paid for claims occurring during the year	2,766 35	
Total net amount paid for employers' liability claims	$ 3,837 11	
Sickness Risks.		
Net amount paid for claims occurring in previous years	$ 400 00	
Amount paid for claims occurring during the year	$ 1,200 57	
Deduct salvages and reiasurances	186 78	
Net amount paid for said claims	$ 1,013 79	
Total net amount paid for sickness claims	$ 1,413 79	
Total net amount paid for losses		$ 275,396 86

THE YORKSHIRE—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Paid for commission or brokerage: fire, $73,345.80; other, $15,287.82	$	88,633 62
Paid for salaries, fees, and all other charges of officials: fire, (salaries, of officials, $17,108.10; directors' fees, $880; auditors' fees, $150; travelling expenses, $2,863.93); total, $21,002.03. other, (salaries of officials, $9,284.96, travelling expenses, $3,133.13; auditors' fees, $200); total, $12,618.09		33,620 12
Paid for taxes: fire, $7,709.54; other, $1,416.10		9,125 64
Miscellaneous payments, fire, viz.: Rent and light, $4,436.52; printing and stationery, $3,820.96; advertising, $237.10; postage, telegrams, telephone and express, $2,463.09; petty expenses and sundries, $953.21; office furniture and fixtures, $524.39; underwriters' association fees, $3,109.50; maps and plans, $1,492.24; legal fees, $97.99		17,135 00
Miscellaneous payments, other, viz.: Advertising, $382.95; furniture and fixtures, $469.98; vet. surgeon's fees, $27.85; postage, telegrams, and express, $918.01; printing and stationery, $2,450.18; rent and light, and phone $1,106; petty expenses and sundries, $676.06; association fees, $166.07; legal expenses, $11		6,208 10
Total expenditure in Canada	$	430,119 37

RISKS AND PREMIUMS IN CANADA.

Fire Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	18,292	$ 40,303,214	$ 474,605 83
Policies taken during the year, new and renewed	14,096	37,653,674	442,444 12
Total	32,388	$ 77,956,888	$ 917,049 95
Deduct terminated	11,585	31,810,031	382,505 38
Gross in force at end of year	20,803	$ 46,146,857	$ 534,544 57
Deduct reinsured		784,919	5,238 29
Net in force at December 31, 1914	20,803	$ 45,361,938	$ 529,306 28

Live Stock Risks.			
Gross policies in force at date of last statement	630	$ 401,782	$ 27,909 04
Taken during the year, new	1,216	848,452	45,377 96
Total	1,846	$ 1,250,234	$ 73,287 00
Deduct terminated	1,163	780,766	40,208 70
Gross and net in force at December 31, 1914	683	$ 469,468	$ 33,078 30

Accident Risks.			
Gross policies in force at date of last statement	203	$ 661,000	$ 3,785 42
Taken during the year, new	257	873,250	4,721 46
Taken during the year, renewed	152	554,500	2,980 25
Total	612	$ 2,088,750	$ 11,487 13
Deduct terminated	284	937,500	5,222 63
Gross in force at end of year	328	$ 1,151,250	$ 6,264 50
Deduct reinsured		67,000	490 31
Net in force at December 31, 1914	328	$ 1,084,250	$ 5,774 19

Employers' Liability Risks.			
Gross policies in force at date of last statement	228	$ 2,282,447	$ 6,209 33
Taken during the year, new	125	1,250 000	18,971 63
Taken during the year, renewed	38	380,000	4,307 90
Total	391	$ 3,912,447	$ 29,488 86
Deduct termiaated	264	2,642,447	13,097 34
Gross aad net in force at December 31, 1914	127	$ 1,270,000	$ 16,391 52

THE YORKSHIRE—*Concluded.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

Sickness Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	324	.....	$ 1,801 86
Taken during the year, new	183	.....	3,180 96
Taken during the year, renewed	101	.....	1,324 00
Total	608	.....	$ 6,306 82
Deduct terminated	371	.....	2,445 56
Gross in force at end of the year	237	.....	$ 3,861 26
Deduct reinsured		.....	145 04
Net in force at December 31, 1914	237	.....	$ 3,716 22

Plate Glass Risks.			
Gross policies in force at date of last statement	138	.....	$ 2,771 67
Taken during the year, new	182	.....	4,054 77
Taken during the year, renewed	83	.....	1,332 72
Total	403	.....	$ 8,159 16
Deduct terminated	176	.....	3,042 95
Gross and net in force at December 31, 1914	227	.....	$ 5,116 21

Automobile Risks.			
Gross policies in force at date of last statement	62	$ 620,000	$ 8,274 93
Taken during the year, new	310	3,100,000	19,283 86
Taken during the year, renewed	3	30,000	609 75
Total	375	$ 3,750,000	$ 28,168 54
Deduct terminated	178	1,780,000	14,170 92
Gross and net in force at December 31, 1914	197	$ 1,970,000	$ 13,997 62

For General Business Statement, see Appendix.)

STATEMENTS

OF

Accident, Guarantee, Plate Glass, Steam Boiler, Burglary, Sickness, Inland Transit,

AND OTHER

INSURANCE COMPANIES

TRANSACTING BUSINESS

OTHER THAN FIRE OR LIFE

LIST OF COMPANIES

LICENSED UNDER THE INSURANCE ACT, 1910, TO TRANSACT IN CANADA BUSINESS OF INSURANCE OTHER THAN FIRE OR LIFE, DURING THE YEAR ENDED DECEMBER 31, 1914.

ACCIDENT INSURANCE.

Alliance Assurance Company (Limited). (*See* Fire Statement.)
The Canada Accident Assurance Company.
The Canadian Casualty and Boiler Insurance Company.
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement).
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada.
The Globe Indemnity Company of Canada.
The Guardian Accident and Guarantee Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
The Law Union and Rock Insurance Company (Limited). (*See* Fire Statement.)
The London and Lancashire Guarantee and Accident Company of Canada.
The London Guarantee and Accident Company (Limited).
Loyal Protective Insurance Company.
Maryland Casualty Company.
Merchants Casualty Company.
The Merchants and Employers Guarantee and Accident Company.
The North American Accident Insurance Company.
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited).
The Protective Association of Canada.
Railway Passengers Assurance Company.
The Ridgely Protective Association.
The Royal Exchange Assurance. (*See* Fire Statement.)
The Travelers Indemnity Company, Hartford, Conn.
The Travelers Insurance Company, Hartford, Conn.
United Commercial Travelers of America, The Order of.
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

AUTOMOBILE INSURANCE.

Ætna Insurance Company. (*See* Fire Statement.)
The Dominion Gresham Guarantee and Casualty Company.
Fireman's Fund Insurance Company. (*See* Fire Statement.)
Glens Falls Insurance Company. (*See* Fire Statement.)
The Globe Indemnity Company of Canada.
Hartford Fire Insurance Company. (*See* Fire Statement.)

AUTOMOBILE INSURANCE—*Concluded.*

The Home Insurance Company. (*See* Fire Statement.)
The Imperial Guarantee and Accident Insurance Company of Canada.
Insurance Company of North America. (*See* Fire Statement.)
The London and Lancashire Guarantee and Accident Company of Canada.
The Marine Insurance Company (Limited). (*See* Fire Statement.)
Niagara Fire Insurance Company. (*See* Fire Statement.)
Providence Washington Insurance Company. (*See* Fire Statement.)
Queen Insurance Company of America. (*See* Fire Statement.)
The Royal Exchange Assurance. (*See* Fire Statement.)
Saint Paul Fire and Marine Insurance Company. (*See* Fire Statement.)
The Travelers Indemnity Company, Hartford, Conn.

BURGLARY INSURANCE.

The Canada Accident Assurance Company.
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Fidelity and Casualty Company of New York.
The Globe Indemnity Company of Canada.
The Guardian Accident and Guarantee Company.
The London Guarantee and Accident Company (Limited).
Maryland Casualty Company.
The United States Fidelity and Guaranty Company.

EXPLOSION INSURANCE.

The Western Assurance Company. (*See* Fire Statement.)

GUARANTEE INSURANCE.

Alliance Assurance Company (Limited). (*See* Fire Statement.)
American Surety Company of New York.
The Canada Accident Assurance Company.
The Canadian Surety Company.
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
The Globe Indemnity Company of Canada.
The Guarantee Company of North America.
The Guardian Accident and Guarantee Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
International Fidelity Insurance Company.
The London and Lancashire Guarantee and Accident Company of Canada.
The London Guarantee and Accident Company (Limited).
Maryland Casualty Company.
National Surety Company.
The Ocean Accident and Guarantee Corporation (Limited).
Railway Passengers Assurance Company.
The United States Fidelity and Guaranty Company.

HAIL INSURANCE.

British America Assurance Company. (*See* Fire Statement.)
The Canada Hail Insurance Company.
The Home Insurance Company. (*See* Fire Statement.)
The Hudson Bay Insurance Company. (*See* Fire Statement.)
Northwestern National Insurance Company of Milwaukee, Wis. (*See* Fire Statement.)

INLAND TRANSPORTATION INSURANCE.

The American and Foreign Marine Insurance Company.
The British and Foreign Marine Insurance Company (Limited.)
Fireman's Fund Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
Insurance Company of North America. (*See* Fire Statement.)
The Marine Insurance Company (Limited). (*See* Fire Statement.)
The Ocean Marine Insurance Company (Limited).
Queen Insurance Company of America. (*See* Fire Statement.)
Saint Paul Fire and Marine Insurance Company. (*See* Fire Statement.)
The Western Assurance Company. (*See* Fire Statement.)

LIGHTNING INSURANCE.

The Western Assurance Company. (*See* Fire Statement.)

LIVE STOCK INSURANCE.

The General Animals Insurance Company of Canada.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

PLATE GLASS INSURANCE.

The Canada Accident Assurance Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Fidelity and Casualty Company of New York.
The Guardian Accident and Guarantee Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
Lloyds Plate Glass Insurance Company of New York.
The London and Lancashire Guarantee and Accident Company of Canada.
Maryland Casualty Company.
The Mount Royal Assurance Company. (*See* Fire Statement.)
The National Provincial Plate Glass and General Insurance Company (Limited.)
The New York Plate Glass Insurance Company.
The North American Accident Insurance Company.
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited).
Railway Passengers Assurance Company.
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

SICKNESS INSURANCE.

Alliance Assurance Company (Limited). (*See* Fire Statement.)
The Canada Accident Assurance Company.
The Canadian Casualty and Boiler Insurance Company.
The Canadian Order of the Woodmen of the World. (*See* Life Statement, Vol. II.)
Catholic Mutual Benefit Association of Canada, The Grand Council of the. (*See* Life Statement, Vol. II.)
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada.
The Globe Indemnity Company of Canada.
The Guardian Accident and Guarantee Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
The Independent Order of Foresters. (*See* Life Statement, Vol. II.)
The Law Union and Rock Insurance Company (Limited). (*See* Fire Statement.)
The London and Lancashire Guarantee and Accident Company of Canada.
The London Guarantee and Accident Company (Limited).
Loyal Protective Insurance Company.
Maryland Casualty Company.
Merchants Casualty Company.
The Merchants and Employers Guarantee and Accident Company.
Moose, the Grand Lodge of the Loyal Order of, in the Dominion of Canada.
The North American Accident Insurance Company.
The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)
The Ocean Accident and Guarantee Corporation (Limited).
The Protective Association of Canada.
Railway Passengers Assurance Company.
The Ridgeley Protective Association.
The Royal Exchange Assurance. (*See* Fire Statement.)
The Royal Guardians. (*See* Life Statement, Vol. II.)
The Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada. (*See* Life Statement, Vol. II.)
The Travelers Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

SPRINKLER LEAKAGE INSURANCE.

Ætna Insurance Company. (*See* Fire Statement.)
American Lloyds, Underwriters at. (*See* Fire Statement.)
The British and Foreign Marine Insurance Company (Limited).
Hartford Fire Insurance Company. (*See* Fire Statement.)
The Home Insurance Company. (*See* Fire Statement.)
Springfield Fire and Marine Insurance Company. (*See* Fire Statement.)

STEAM BOILER INSURANCE.

The Boiler Inspection and Insurance Company of Canada.
The Canadian Casualty and Boiler Insurance Company.
The Fidelity and Casualty Company of New York.
The Hartford Steam Boiler Inspection and Insurance Company.

STEAM BOILER INSURANCE—*Concluded.*

Maryland Casualty Company.
The Travelers' Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company

TITLE INSURANCE

The Title and Trust Company.

TORNADO INSURANCE.

Ætna Insurance Company. (*See* Fire Statement.)
American Central Insurance Company. (*See* Fire Statement.)
Fidelity-Phenix Fire Insurance Company of New York. (*See* Fire Statement.)
German American Insurance Company. (*See* Fire Statement.)
Glens Falls Insurance Company. (*See* Fire Statement.)
Hartford Fire Insurance Company. (*See* Fire Statement.)
The Home Insurance Company. (*See* Fire Statement.)
National Fire Insurance Company of Hartford. (*See* Fire Statement.)
National Union Fire Insurance Company of Pittsburgh, Pa. (*See* Fire Statement.)
Niagara Fire Insurance Company. (*See* Fire Statement.)
Northwestern National Insurance Company of Milwaukee, Wis. (*See* Fire Statement.)
The Scottish Union and National Insurance Company. (*See* Fire Statement.)
Springfield Fire and Marine Insurance Company. (*See* Fire Statement.)
Saint Paul Fire and Marine Insurance Company. (*See* Fire Statement.)
The Western Assurance Company. (*See* Fire Statement.)

WEATHER INSURANCE.

The Canada Weather Insurance Company.

THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—W. L. H. SIMPSON. | Principal Office—New York, N.Y.
Secretary—JOHN E. HOFFMAN. | Head Office in Canada—Montreal.

Chief Agent in Canada—ROBERT J. DALE.

(Organized and incorporated, December, 1896. Commenced business in Canada, January 1, 1904.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 300,000 00

ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz.:—

	Par Value.	Market Value.	
State of New York, 1961, 4 p.c.	$ 26,000 00	$ 25,220 00	
Carried out at market value			$ 25,220 00
Cash at head office in Canada			1,456 33
Total assets in Canada			$ 26,676 33

LIABILITIES IN CANADA.

Nil.

INCOME IN CANADA.

Gross cash received for premiums	$ 12,148 47	
Deduct reinsurance, $89.25; return premium, $7.14	96 39	
Net cash received for said premiums		$ 12,052 08
Total income in Canada		$ 12,052 08

EXPENDITURE IN CANADA.

Paid for commission or brokerage	$ 2,369 69
Paid for taxes	395 57
All other expenditure, viz.: Printing and stationery,	255 00
Total expenditure in Canada	$ 3,020 26

RISKS AND PREMIUMS IN CANADA.

Inland Transportation Risks.	No.	Amount.	Premiums.
Policies taken during the year	892	$ 56,748,965	$ 12,148 47
Deduct terminated	892	56,748,965	12,148 47

The American and Foreign—*Concluded.*

General Business Statement for the Year ending December 31, 1914.

INCOME.

Total amount paid for premiums	$ 251,819 37
Total amount received for interest and dividends	46,258 01
Gross increase, by adjustment, in book value of bonds	402 88
Agents' balances previously charged off	4 50
Total income	$ 298,484 76

DISBURSEMENTS.

Net amount paid for losses	$ 78,910 38
Expenses of adjustment and settlement of claims	917 15
Paid stockholders for interest or dividends	30,000 00
Commission or brokerage	38,028 05
Salaries, fees and all other charges of officers, directors, trustees and home office employees	4,393 20
Allowances to local agencies for miscellaneous agency expenses	208 85
State taxes on premiums, Insurance Department licenses and fees	7,652 39
All other licenses, fees and taxes	524 11
Gross decrease in book value of bonds	837 28
Underwriters' boards and tariff associations	176 67
Inspections and surveys	115 39
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	5 53
Agents' balances charged off	98 97
Other disbursements	2,367 61
Total disbursements	$ 164,235 58

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,197,376 56
Cash in trust companies and in banks	85,478 17
Agents' balances	34,093 35
Total ledger assets	$ 1,316,948 08

NON-LEDGER ASSETS.

Interest accrued	9,724 16
Gross assets	$ 1,326,672 24
Deduct assets not admitted	107,947 90
Total admitted assets	$ 1,218,724 34

LIABILITIES.

Net amount of unpaid losses and claims	$ 111,105 49
Total unearned premiums	61,461 73
Federal, state, county and other taxes due or accrued	9,300 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	200 00
Reinsurance due other companies	44,251 53
Total liabilities, except capital	$ 226,318 75
Capital paid up in cash	300,000 00
Surplus over all liabilities	692,405 59
Total liabilities	$ 1,218,724 34

RISKS AND PREMIUMS.

For Marine and Inland Risks.

Amount written or renewed during the year	$850,480,010 00
Premiums thereon	903,416 51
Amount terminated during the year	849,633,795 00
Premiums thereon	863,770 12
Net amount in force at December 31, 1914	12,060,322 00
Premiums thereon	104,349 64

AMERICAN SURETY COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—F. W. LAFRENTZ. Secretary—WM. A. BRANDT.
Principal Office—100 Broadway, New York.
Chief Agent in Canada—WILLIAM H. HALL. Head Office in Canada—Toronto.

(Incorporated, April 14, 1884. Commenced business in Canada, July, 1887.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 5,000,000 00

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Canadian Northern Railway, Winnipeg Terminals, (guaranteed by Prov. Man.) 1939, 4 p.c.	$ 67,000 00	$ 59,630 00	
Carried out at market value			$ 59,630 00
Cash in banks, viz.:—			
Imperial Bank of Canada, Toronto		$ 129 18	
Home Bank, Toronto		35 80	
Total cash in banks			164 98
Interest accrued			1,340 00
Gross premiums due and uncollected on Canadian policies in force			2,919 01
Total assets in Canada			$ 64,053 99

LIABILITIES IN CANADA.

Amount of guarantee claims, resisted in suit	$ 5,000 00	
Amount of guarantee claims, resisted, not in suit	1,918 51	
Total net amount of unsettled claims		$ 6,918 51
Reserve of unearned premiums, $8,969.90; carried out at 80 per cent		7,175 92
Total liabilities in Canada		$ 14,094 43

INCOME IN CANADA.

Gross cash received for premiums	$ 10,403 79	
Deduct reinsurance, $2,954 14; and return premiums, $78.05	3,032 19	
Total net cash received for premiums		$ 7,371 60
Received for interest on investments		2,680 00
Total income in Canada		$ 10,051 60

American Surety—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 829 86	
Amount paid for claims occurring during the year	$ 7,663 26	
Deduct recoveries and reinsurances	3,200 22	
Net amount paid for said claims	$ 4,463 04	
Total net amount paid for claims		$ 5,292 90
Commission or brokerage		2,824 47
Taxes		218 88
Miscellaneous payments, viz.: Postage, telegrams, telephone, express, etc., $1.52; rents, printing and stationery, $37.72; advertising, $15; exchange, 15c.		54 39
Total expenditure in Canada		$ 8,390 64

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statment	937	$ 3,324,493	$ 17,829 40
Taken during the year, new and renewed	1,507	2,326,758	11,465 46
Total	2,444	$ 5,651,251	$ 29,294 86
Deduct terminated	506	986,739	9,193 67
Gross in force at Dec. 31, 1914	1,938	$ 4,664,512	$ 20,101 19
Deduct reinsured		1,440,740	2,954 14
Net in force Dec. 31, 1914	1,938	$ 3,223,772	$ 17,147 05

(*For General Business Statement, see Appendix.*)

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Statement for the Year ending December 31, 1914.

President—George C. Robb.
Vice-President, Chief Agent and Secretary—Henry N. Roberts.
Principal Office—Toronto.

(Incorporated, April 8, 1875, by 38 Vic., cap. 95; amended in 1882 by 45 Vic., cap. 102, and in 1889 by 52 Vic., cap. 97, and in 1892, by 55-56 Vic., cap. 68. Commenced business in Canada, October 9, 1875.)

CAPITAL.

Amount of joint stock capital authorized	$ 500,000 00
Amount subscribed and paid in cash	100,100 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens	$ 5,000 00

Bonds and debs. owned by the Company, viz.:—

On deposit with Receiver General.	Par value.	Book value.	Market value.
City of Vancouver, 1942, 3½ p.c.	$ 7,000 00	$ 6,686 42	$ 5,390 00
City of Vancouver, 1946, 4 p.c.	7,000 00	6,686 42	5,880 00
Town of Owen Sound, 1923, 4 p.c.	4,000 00	4,013 58	3,640 00
City of London, Ont., 1921, 4 p.c.	6,000 00	6,000 00	5,640 00
Town of Maisonneuve, 1946, 4½ p.c.	10,000 00	9,761 97	9,100 00
City of Westmount, 1947, 4½ p.c.	9,000 00	9,090 00	8,460 00
City of Edmonton S. D., 1915-1938, 5 p.c.	8,000 00	8,200 10	7,680 13
City of Edmonton S. D., 1915-1938, 5 p.c.	4,000 00	4,100 05	3,840 06
City of Saskatoon S. D., 1921-1940, 5 p.c.	20,000 00	20,503 74	18,400 00
Prov. of Alberta, 1924, 4½ p.c.	15,000 00	14,437 50	14,437 50
Mun. of Burnaby, 1922, 5 p.c.	25,000 00	25,500 00	23,500 00
Total on deposit with Receiver General	$ 115,000 00	$ 114,979 78	$ 105,967 69
Held by the Company.			
City of Hamilton Hosp., 1915 to 1919, 4 p.c.	8,710 25	8,484 68	8,448 94
Canada Southern Ry., (gteed by Mich. Central Ry. Co.) 1962, 5 p.c.	19,000 00	20,092 50	19,760 00
City of Kamloops, 1956, 5 p.c.	5,000 00	4,769 50	4,300 00
City of Strathcona, 1949, 4½ p.c.	12,000 00	11,786 40	10,440 00
City of Moosejaw, 1921, 4½ p.c.	10,000 00	9,764 00	9,500 00
City of Medicine Hat S.D., 1932-1935, 5 p.c.	12,000 00	11,041 71	11,280 00
City of Toronto, 1953, 4½ p.c.	15,000 00	13,893 75	13,893 75
Prov. of Alberta, 1924, 4½ p.c.	15,000 00	14,437 50	14,437 50
Total par, book and market values	$ 211,710 25	$ 209,249 82	$ 198,027 88
Carried out at book value			209,249 82

Stocks owned by the Company, viz.:—

	Par value.	Book value.	Market value.
628 shares Canada Permanent Mortgage Corp.	$ 6,280 00	$ 7,713 70	$ 11,555 20
75 shares Toronto General Trusts Corp.	7,500 00	11,987 50	13,875 00
200 shares Consumers Gas Co.	10,000 00	20,950 12	16,800 00
Total par, book and market values	$ 23,780 00	$ 40,651 32	$ 42,230 20

The Boiler Inspection—*Continued.*

ASSETS—*Concluded.*

Carried out at book value		$ 40,651 32
Cash at head office (including $2,511.92 cheques at head office)		2,573 75
Cash in banks—		
Bank of Nova Scotia, Toronto, (savings account)	$ 3,954 81	
Bank of Nova Scotia, Toronto, (current account)	8,095 73	
Bank of Nova Scotia, Montreal, (current account)	1,102 99	
Total cash in banks		13,153 53
Agents' ledger balances (Montreal office)		102 42
Total ledger assets		$ 270,730 84
Deduct market value of bonds, debs. and stocks, under book value		9,643 06
		$ 261,087 78

OTHER ASSETS.

Interest due, $337.50; accrued, $3,612.51	3,950 01
Office furniture and inspectors' appliances	2,500 00
Special service accounts in course of collection	289 00
Net amount of outstanding premiums, $9,425.82; less 20 per cent	7,540 66
Total assets	$ 275,367 45

LIABILITIES.

Reserve of unearned premiums, $109,785.69; carried out at 80 per cent	$ 87,828 55
Taxes due and accrued	325 50
Total liabilities (excluding capital stock)	$ 88,154 05
Excess of assets over liabilities	$ 187,213 40
Capital stock paid in cash	100,100 00
Surplus over all liabilities and capital	$ 87,113 40

INCOME.

Gross cash received for premiums	$ 79,636 24	
Deduct reinsurance, $1,200; return premiums, $8,021.18	9,221 18	
Net cash received for premiums		$ 70,415 06
Received for interest on investments and net dividends on stocks		11,276 76
Income for special service department (net)		1,252 80
Gross income		$ 82,944 62
Less loss on sale of securities		76 93
Net income		82,867 69

EXPENDITURE.

Net amount paid for claims occurring during the year	$ 6,641 30
Commission or brokerage	8,192 76
Paid for salaries of officials, $7,300; salaries of agents, $3,647.96; travelling expenses, $894.85; inspectors' salaries and expenses, $31,137.90	42,980 71
Taxes	2,320 73
Miscellaneous payments: Head office expenses, $1,488.06; advertising, $1,412.08; furniture and fixtures, $614.67; postage, telegrams, telephones and express, $1,039.33; rent, $3,739; exchange, $86.16; legal fees, $88.21; investigation of claims, $104.37; agency expenses, $718.50; printing and stationery, $1,597.56	10,887 94
Total expenditure	$ 71,023 44

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1913	$ 258,886 59
Income as above	82,867 69
Total	$ 341,754 28
Expenditure as above	71,023 44
Net ledger assets, December 31, 1914	$ 270,730 84

The Boiler Inspection—*Concluded.*

RISKS AND PREMIUMS.

Steam Boiler Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	2,567	$ 25,816,750	$ 216,492 68
Taken during the year, new and renewed	1,204	9,514,050	83,827 09
Total	3,771	$ 35,330,800	$ 300,319 77
Deduct terminated	1,037	8,337,750	79,944 88
Gross and net in force at December 31, 1914	2 734	$ 26,993,050	$ 220,374 89

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

Chairman—G. B. HEYWORTH. | Secretary—WILLIAM GOW.
Principal Office—Liverpool, Eng. | Head Office in Canada—Montreal.
Chief Agent in Canada—ROBERT J. DALE.

(Organized, 1863; incorporated, August 5, 1867. Commenced business in Canada, May 16, 1888.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	£ 1,340,000	$ 6,521,333 33
Amount paid thereon in cash	268,000	1,304,266 67

ASSETS IN CANADA.

Bonds and debs. on deposit with Receiver General:—

	Par value.	Market value.	
City of Montreal, 1926, 4 p.c.	$ 112,000 00	$ 104,160 00	
City of Montreal stock, 1926, 4 p.c.	3,500 00	3,255 00	
City of Montreal stock, 1927, 4 p.c.	1,500 00	1,395 00	
Total on deposit with Receiver General	$ 117,000 00	$ 108,810 00	
Carried out at market value			$ 108,810 00
Cash at head office in Canada			602 05
Interest accrued			780 00
Total assets in Canada			$ 110,192 05

LIABILITIES IN CANADA.

Reserve of unearned premiums:—		
Inland transportation	$ 269 67	
Sprinkler leakage	405 84	
Total, $675.51; carried out at 80 per cent		$ 540 40
Total liabilities in Canada		$ 540 40

INCOME IN CANADA.

Inland Transportation Risks.		
Gross cash received for premiums	$ 2,189 41	
Deduct reinsurance, $233.57; return premiums, $22.49	256 06	
Net cash received for inland transportation premiums	$ 1,933 35	
Sprinkler Leakage Risks.		
Gross cash received for premiums	$ 350 00	
Deduct return premiums	6 20	
Net cash received for sprinkler leakage premiums during the year	$ 343 80	
Total net cash received for premiums		$ 2,277 15
Received for interest on investments		4,680 00
Total income in Canada		$ 6,957 15

The British and Foreign—*Concluded.*

EXPENDITURE IN CANADA.

Inland Transportation Risks.			
Amount paid for claims occurring during the year	$ 1,410 69		
Deduct salvages and reinsurances	154 35		
Net amount paid for said claims	$ 1,256 34		
Net amount paid for sprinkler leakage claims	466 50		
Total net amount paid for claims		$	1,722 84
Paid for commission or brokerage			423 62
Printing and stationery			6 42
Total expenditure in Canada		$	2,152 88

RISKS AND PREMIUMS IN CANADA.

Inland Transportation Risks.	No.	Amount.	Premiums.
Policies in force at date of last statement	5	$ 128,100	$ 640 00
Policies taken during the year, new	324	1,477,733	2,189 41
Total	329	$ 1,605,833	$ 2,829 41
Deduct terminated	324	1,534,833	2,223 41
Gross in force at end of year	5	$ 71,000	$ 606 00
Deduct reinsured		7,810	66 66
Net in force at December 31, 1914	5	$ 63,190	$ 539 34
Sprinkler Leakage Risks.			
Gross policies in force at date of last statement	13	$ 118,000	$ 785 00
Taken during the year, new	8	77,000	350 00
Total	21	$ 195,000	$ 1,135 00
Deduct terminated	6	70,000	235 00
Gross and net in force at December 31, 1914	15	$ 125,000	$ 900 00

(*For General Business Statement, see Appendix.*)

THE CANADA ACCIDENT ASSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

President—S. H. Ewing. Vice-President—J. S. N. Dougall.
Secretary and Manager—T. H. Hudson.
Principal Office—Montreal.

(Incorporated, June 23, 1887, by 50-51 Vic., cap. 106; amended in 1899 by 62-63 Vic., cap. 98. Commenced business in Canada, September 10, 1888.)

CAPITAL.

Amount of capital authorized	$ 500,000 00
Amount of capital subscribed	108,300 00
Amount paid thereon in cash	43,320 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General.

	Par value.	Book value.	Market value.
Town of Whitby, 1916 to 1918, 5 p.c.	$ 302 02	$ 299 00	$ 295 98
City of St. Henri, 1951, 4½ p.c.	8,000 00	7,840 00	7,680 00
City of Montreal (St. Louis), 1937, 4 p.c.	10,000 00	9,125 00	9,000 00
City of Montreal (St. Louis), 1929, 4½ p.c.	4,000 00	3,940 00	3,920 00
Province of New Brunswick, 1921, 4 p.c.	5,000 00	4,850 00	4,850 00
Province of New Brunswick, 1938, 3 p.c.	9,733 33	7,592 00	7,592 00
Province of Manitoba, 1947, 4 p.c.	1,000 00	915 00	910 00
City of Winnipeg, 1938, 4 p.c.	15,000 00	13,500 00	13,050 00
City of Montreal (St. Paul), 1949 4½ p.c.	13,000 00	12,675 00	12,610 00
City of Montreal (St. Paul), 1950, 4½ p.c.	25,000 00	24,375 00	24,250 00
School Com'rs of St. Edouard of Fraserville, 1940, 5 p.c.	23,000 00	21,390 00	21,620 00
Total on deposit with Receiver General	$ 114,035 35	$ 106,501 00	$ 105,777 98

Held by the Company.

	Par value.	Book value.	Market value.
Dominion of Canada inscribed stock, 3½ p.c.	$ 37,960 00	$ 34,164 00	$ 34,164 00
City of Three Rivers, 1958, 4½ p.c.	12,000 00	10,440 00	10,440 00
Canadian Northern Railway (guaranteed by Province of Manitoba) 1930, 4 p.c.	12,166 66	10,950 00	10,950 00
Town of Sydney, N.S., 1932, 4 p.c.	5,000 00	4,400 00	4,300 00
Town of St. Louis, 1929, 4½ p.c.	1,000 00	985 00	980 00
Town of Valleyfield, 1926, 4 p.c.	5,000 00	4,350 00	4,300 00
Town of Hintonburg, R.C. School, 1922, 5 p.c.	2,500 00	2,500 00	2,425 00
City of Vancouver, 1939, 3½ p.c.	4,000 00	3,210 00	3,160 00
Village of Verdun, 1929, 4 p.c.	2,000 00	1,760 00	1,740 00
City of Lachine, 1940, 4 p.c.	6,000 00	4,980 00	4,920 00
Windsor Hotel Co., 1931, 4½ p.c.	5,000 00	4,900 00	4,650 00
City of Stratford, 1936, 4 p.c.	8,000 00	6,880 00	6,800 00
Town of Maisonneuve, 1946, 4½ p.c.	5,000 00	4,575 00	4,550 00
Province of Manitoba, 1947, 4 p.c.	5,000 00	4,575 00	4,550 00
City of St. Henri R.C. School, 1949, 4½ p.c.	11,000 00	9,680 00	10,230 00
Town of Verdun, 1939, 5 p.c.	5,000 00	4,912 00	4,850 00
Town of Longue Pointe (Montreal) R. C. School, 1951, 5 p.c.	5,000 00	4,800 00	4,600 00
City of Westmount, (School) 1949, 5 p.c.	6,000 00	5,880 00	5,880 00
City of Westmount, (School) 1951, 5 p.c.	6,000 00	5,880 00	5,880 00
City of Westmount, (School) 1952, 5 p.c.	6,000 00	5,880 00	5,880 00
Town of St. Lambert, 1954, 5½ p.c.	20,000 00	20,300 00	20,300 00
Town of St. Lambert, 1954, 5½ p.c.	10,000 00	10,205 00	10,205 00
Town of Montreal West, 1954, 5 p.c.	6,000 00	5,340 00	5,340 00

The Canada Accident—*Continued.*

ASSETS—*Concluded.*

Bonds and debs. owned—*Concluded.*

Held by the Company—Concluded.	Par value.	Book value.	Market value.
Municipality of Dorval School, 1932, 5 p.c.	$ 15,000 00	$ 13,500 00	$ 13,800 00
Municipality Youville (Montreal) School, 1952, 5 c.p.	10,000 00	9,500 00	8,600 00
City of Sherbrooke R.C. School, 1942, 5 p.c.	5,000 00	4,725 00	4,900 00
Municipality of Maisonneuve School, 1937, 5 p.c.	10,000 00	9,650 00	9,700 00
City of Three Rivers, 1956, 4½ p.c.	15,000 00	13,125 00	13,050 00
City of Fort William, 1933, 5 p.c.	15,000 00	14,550 00	14,400 00
Town of Longue Pointe, School 1952, 5 p.c.	10,000 00	9,600 00	9,000 00
City of Lachine, 1952, 4½ p.c.	15,000 00	13,162 00	13,050 00
City of Fraserville, 1940, 5 p.c.	3,000 00	2,790 00	2,820 00
Town of Vaudreuil, 1929, 4½ p.c.	5,000 00	4,350 00	4,300 00
City of Ottawa R.C.S.S., 1916, 4½ p.c.	2,600 00	2,561 00	2,548 00
Parish Trcs. St. Redempteur, 1915 to 1945, 5 p.c.	7,329 00	5,204 36	6,596 10
School Mun.,St.Georges,(Montreal)1960,4½ p.c.	20,000 00	17,400 00	15,600 00
Dewdney Dyking Dist, 1930, 6 p.c.	15,000 00	15,000 00	15,150 00
St. Gregoire (Montreal) School, 1960, 4½ p.c.	20,000 00	17,600 00	15,800 00
Town of St. Laurent School, 1951, 5 p.c.	5,000 00	4,750 00	4,550 00
City of Winnipeg, 1935, 3½ p.c.	2,000 00	1,680 00	1,620 00
Total par, book and market values	$ 360,555 66	$ 330,693 36	$ 326,578 10
Grand Totals	$ 474,591 01	$437,194 36	$432,356 08

Carried out at book value		$ 437,194 36

Stocks owned by the Company, viz.:—

	Par value.	Book value.	Market value.
100 shares Molsons Bank stock	$ 10,000 00	$ 19,400 00	$ 19,500 00

Carried out at book value		19,400 00
Cash at head office and Toronto office		753 05
Cash in Molsons Bank, Montreal, savings account, $38.020.46; current account, $34.01		38,054 47
Total ledger assets		$ 495,401 88
Deduct market value of bonds, debentures and stocks under book value		4,738 28
		$ 490,663 60

OTHER ASSETS

Interest due, $450; accrued, $3,322.62		3,772 62
Gross premiums due and uncollected on policies in force, viz.:—		
Accident	$ 6,689 77	
Plate Glass	3,950 04	
Sickness	2,587 59	
Employers' liability	65,482 02	
Burglary	65 25	
Total	$ 78,774 67	
Less (commission $19,674.24: and Fidelity Guarantee Cedit Balance, $77.70)	19,751 94	
Net amount of premiums due and uncollected on policies in force		59,022 73
Due for reinsurances		17 85
Total assets		$ 553,476 80

LIABILITIES.

Net amount of accident claims, unadjusted	$ 6,632 50	
Net amount of plate glass claims, unadjusted ($65 accrued in previous years).	637 06	
Net amount of sickness claims, unadjusted ($200 accrued in previous years)	2,460 00	
Net amount of employers' liability claims, unadjusted ($15,460 accrued in previous years)	59,269 00	
Net amount of guarantee claims, unadjusted	100 00	
Total net amount of unsettled claims		$ 69,098 56

The Canada Accident—*Continued.*

LIABILITIES—*Concluded.*

Reserve of unearned premiums for burglary risks	$ 64 12	
Reserve of unearned premiums for accident risks	19,732 95	
Reserve of unearned premiums for plate glass risks	21,342 74	
Reserve of unearned premiums for sickness risks	6,714 68	
Reserve of unearned premiums for employers' liability risks	58,175 64	
Reserve of unearned premiums for guarantee risks	1,049 62	
Total net reserve, $107,079.75; carried out at 80 per cent		$ 85,663 80
Present value of claims paid by instalments not yet due		2,100 00
Due reinsurance companies		1,516 42
Taxes due and accrued		2,000 00
Special commissions due		1,500 00
Total liabilites (except capital)		$ 161,878 78
Excess of assets over liabilities		$ 391,598 02
Capital stock paid in cash		43,320 00
Surplus over liabilities and capital		$ 348,278 02

INCOME.

Accident Risks.		
Gross cash received for premiums	$ 44,386 90	
Deduct reinsurance	1,771 68	
Net cash received for accident premiums	$ 42,615 22	
Employers' Liability Risks.		
Gross cash received for premiums	$ 254,756 81	
Deduct reinsurance	323 29	
Net cash received for employers' liability premiums	$ 254,433 52	
Sickness Risks.		
Gross cash received for premiums	$ 13,930 94	
Deduct reinsurance	391 06	
Net cash received for sickness premiums	$ 13,539 88	
Burglary Risks.		
Net cash received for burglary premiums	$ 63 00	
Plate Glass Risks.		
Net cash received for plate glass premiums	$ 20,490 13	
Guarantee Risks.		
Gross cash received for premiums	$ 2,397 45	
Deduct reinsurance	25 00	
Net cash received for guarantee premiums	$ 2,372 45	
Total net cash received for premiums		$ 333,514 20
Received for interest on investments		21,574 25
Total income		$ 355,088 45

EXPENDITURE.

Accident Risks.		
Net amount paid for claims occurring in previous years	$ 2,885 30	
Amount paid for claims occurring during the year	$ 10,216 50	
Deduct reinsurances	287 84	
Net amount paid for said claims	$ 9,928 66	
Total net amount paid for accident claims	$ 12,813 96	

THE CANADA ACCIDENT—*Continued.*

EXPENDITURE—*Concluded.*

Sickness Risks.		
Net amount paid for claims occurring in previous years	$ 1,093 50	
Amount paid for claims occurring during the year	$ 5,389 99	
Deduct reinsurances	72 35	
Net amount paid for said claims	$ 5,317 64	
Total net amount paid for sickness claims	$ 6,411 14	
Employers' Liability Risks.		
Amount paid for claims occurring in previous years	$ 57,669 04	
Amount paid for claims occurring during the year	75,199 42	
Total net amount paid for employers' liability claims	$ 132,868 46	
Plate Glass Risks.		
Net amount paid for claims occurring in previous years	$ 886 85	
Net amount paid for claims occurring during the year	8,801 34	
Total net amount paid for plate glass claims	$ 9,688 19	
Guarantee Risks.		
Net amount paid for guarantee claims	$ 865 35	
Total net amount paid for claims		$ 162,647 10
Amount of dividends paid to shareholders		4,332 00
Paid or allowed for commission or brokerage		79,109 31
Paid for salaries of officials, $20,842.12; directors' fees, $1,900; auditors' fees, $2,009.63; travelling expenses, $3,576.20		28,327 95
Paid for taxes		4,528 07
Miscellaneous payments, viz.: Printing and stationery, $3,309.28; advertising, $623.54; elevator inspections, $913.75; rent and light, $2,127.91; postage, telegrams, telephone and express, $1,349.82; general expenses, $8,974.21; office furniture and fixtures, $547.58; legal fees, $237.73; association fees, $401.10		18,484 92
Total expenditure		$ 297,429 35

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1913	$ 437,742 78
Income as above	355,088 45
Total	$ 792,831 23
Expenditure as above	297,429 35
Balance, net ledger assets, December 31, 1914	$ 495,401 88

RISKS AND PREMIUMS.

	Amount.	Premiums.
Accident Risks.		
Gross policies in force at date of last statement	$ 11,162,766	$ 41,939 27
Taken during the year, new and renewed	19,375,649	60,614 03
Total	$ 30,538,415	$ 102,553 30
Deduct terminated	21,255,549	61,346 89
Gross in force at end of year	$ 9,282,866	$ 41,206 41
Deduct reinsured	310,500	1,740 50
Net in force at December 31, 1914	$ 8,972,366	$ 39,465 91
Sickness Risks.		
Gross policies in force at date of last statement		$ 12,765 79
Taken during the year, new and renewed		20,870 40
Total		$ 33,636 19
Deduct terminated		19,569 58
Gross in force at end of year		$ 14,066 61
Deduct reinsured		637 25
Net in force at December 31, 1914		$ 13,429 36

THE CANADA ACCIDENT—*Concluded.*

RISKS AND PREMIUMS—*Concluded.*

Plate Glass Risks.	Amount.	Premiums.
Gross policies in force at date of last statement		$ 51,442 37
Taken during the year, new and renewed		35,026 25
Total		$ 86,468 62
Deduct terminated		42,713 90
Gross and net in force at December 31, 1914		$ 43,754 72
Employers' Liability Risks.		
Gross policies in force at date of last statement	$ 7,857,500	$ 106,621 65
Taken during the year, new and renewed	14,988,000	348,839 76
Total	$ 22,845,500	$ 455,461 41
Deduct terminated	13,903,333	339,608 73
Gross in force at end of year	$ 8,942,167	$ 115,852 68
Deduct reinsured	35,000	173 03
Net in force December 31, 1914	$ 8,907,167	$ 115,679 65
Guarantee Risks.		
Gross policies in force at date of last statement	$ 880,737	$ 2,240 97
Taken during the year, new and renewed	203,125	1,308 88
Total	$ 1,083,862	$ 3,549 85
Deduct terminated	324,135	1,405 59
Gross in force at end of year	$ 759,727	$ 2,144 26
Deduct reinsured	10,000	45 00
Net in force at December 31, 1914	$ 749,727	$ 2,099 26
Burglary Risks.		
Taken during the year, renewed	$ 25,500	$ 128 25
Gross net in force at December 31, 1914	$ 25,500	$ 128 25

THE CANADA HAIL INSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

President—Geo. H. Williams. | Vice-President and Manager—
Secretary—Harold B. Strang. | Wm. John Wilcox.
Principal Office—Winnipeg, Man.

(Incorporated by an Act of the Parliament of Canada, 3-4 George V, chap. 84. Assented to April 2, 1913. Dominion license issued May 14, 1913.)

CAPITAL.

Amount of capital authorized	$ 300,000 00
Amount of capital subscribed	150,000 00
Amount paid thereon in cash	75,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Bonds and debentures owned by the company, viz.:—

	Par value.	Book value.	Market value.
*City of Winnipeg, 1915, 4 p.c.	$ 5,000 00	$ 5,000 00	$ 4,950 00
*City of Strathcona, 1947, 5½ p.c.	2,000 00	2,000 00	2,040 00
*Town of Melfort, 1942, 6 p.c.	10,000 00	10,000 00	8,900 00
*Mun. of the Gap, 1915-1932, 6 p.c.	4,500 00	4,500 00	4,410 00
*Mun. of Mt. Hope, 1915-1933, 6 p.c.	7,600 00	7,600 00	7,448 00
City of Three Rivers, 1946, 4 p.c.	2,000 00	2,000 00	1,620 00
City of Strathcona, 1931, 5 p.c.	9,380 90	9,380 90	9,099 47
Rural Mun. of Scott, 1915-1933, 6 p.c.	7,600 00	7,600 00	7,600 00
Riordon Pulp & Paper Co. 1942, 6 p.c.	10,000 00	10,000 00	9,500 00
Total par, book and market values	$ 58,080 90	$ 58,080 90	$ 55,567 47

Carried out at book values		$ 58,080 90
Cash in Union Bank of Canada, Winnipeg		7,776 36
Total ledger assets		$ 65,857 26
Deduct market value of bonds and debentures under book value		2,513 43
		$ 63,343 83

OTHER ASSETS.

Interest accrued	1,211 18
Premium notes receivable	38,908 63
Due by reinsuring companies	90 09
Total	$ 103,553 73
Deduct reserve for uncollectable premium notes	7,500 00
Net assets	$ 96,053 73

LIABILITIES.

Due for reinsurance, $55.06; sundry accounts due, $84.97	$ 140 03
Total liabilities	$ 140 03
Surplus of assets over liabilities	$ 95,913 70
Capital stock paid in cash	75,000 00
Surplus of assets over liabilities and capital	$ 20,913 70

*On deposit with Receiver General.

The Canada Hail—*Concluded.*

INCOME.

Gross cash received for premiums	$ 124,538 65	
Deduct reinsurance, $79,445.43; return premiums, $1,228.45	80,673 88	
Total net cash received for hail premiums		$ 43,864 77
Received for interest on investments		3,506 19
Total income		$ 47,370 96

EXPENDITURE.

Amount paid for claims occurring during the year	$ 47,676 71	
Deduct salvages and reinsurances	29,509 59	
Net amount paid for hail claims		$ 18,167 12
Discount on premium notes		10,258 01
Commission or brokerage		20,785 42
Taxes		272 45
Paid for auditors' fees		30 00
All other expenditure, viz.: Adjustment of losses, $1,493 31; postage, telegrams, telephone, express, printing and stationery, $42 66; exchange, $68.04; commission to reinsurance brokers, $252.50; sundries, $3.12		1,859 63
Total expenditure		$ 51,372 63

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1913	$ 69,858 93
Amount of income as above	47,370 96
Total	$ 117,229 89
Amount of expenditure as above	51,372 63
Balance, net ledger assets, at December 31, 1914	$ 65,857 26

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies taken during the year	$ 2,920	$ 2,351,424	$ 160,652 61
Deduct terminated	2,920	2,351,424	160,652 61

THE CANADA WEATHER INSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

President—Angus McKay. | Secretary and Manager—
Vice-President—Frederick Millman. Frederic B. Welford.
Principal Office—Toronto.

(Incorporated June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 91.
Dominion license issued February 1, 1910.)

CAPITAL.

Amount of joint stock capital authorized	$ 500,000 00
Amount subscribed	119,000 00
Amount paid thereon in cash	77,128 47
Amount of premium on capital stock paid in by stockholders	40 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Book value.	Market value.
City of Port Arthur School, 1937, 5 p.c.	$ 11,000 00	$ 11,400 40	$ 10,450 00
City of Stratford, 1939, 4½ p.c.	10,000 00	10,197 00	9,100 00
Total on deposit with Receiver General	$ 21,000 00	$ 21,597 40	$ 19,550 00

Carried out at book value		$ 21,597 40
Cash on hand at head office		7 20
Cash in banks, viz.:—		
Royal Bank, Toronto	$ 2,624 16	
Less outstanding cheques	68 45	
Net cash in banks		2,555 71
Total ledger assets		$ 24,160 31
Deduct market value of debentures under book value		2,047 40
		$ 22,112 91

OTHER ASSETS.

Interest accrued	587 50
Office furniture and fixtures, $696.65 (less $253.92 written off for depreciation); sundry accounts receivable, $236.44	679 17
Agents' balances and premiums due or uncollected on policies in force, (after writing off 1912 notes), $28,625.30, (less $4,921.61 commission on outstanding premiums)	23,703 69
Gross assets	$ 47,083 27
Deduct for bad or doubtful assets	10,000 00
Total admitted assets	$ 37,083 27

LIABILITIES.

Net amount of claims, unadjusted	$ 89 17	
Net amount of claims, resisted in suit	5 00	
Net amount of claims, resisted not in suit	653 78	
Total net amount of unsettled claims ($98.55 of which accrued in previous years)		$ 747 95
Reserve of unearned premiums, $18,130.23; carried out at 80 per cent		14,504 18

The Canada Weather—*Concluded.*

LIABILITIES—*Concluded.*

Due and accrued for agents' balances, $1,093.71; and auditor's fees, $100		$ 1,193 71
Taxes due and accrued		338 17
Amount of money borrowed		2,000 00
Total liabilities (excluding capital stock)		$ 18,784 01
Excess of assets over liabilities		$ 18,299 26
Capital stock paid in cash		77,128 47

INCOME.

Gross cash received for premiums	$ 38,008 91	
Deduct reinsurance, $1,181.29; return premiums, $944.43	2,125 72	
Total net cash received for premiums		$ 35,883 19
Received for interest on investments		222 49
Received for transfer fees		11 75
Bad debts written off		192 84
Total		$ 36,310 27
Received for calls on capital stock		6,878 47
Total income		$ 43,188 74

EXPENDITURE.

Net amount paid for claims occurring in previous years	$ 13,822 24	
Amount paid for claims occurring during the year	$ 5,434 92	
Deduct salvages and reinsurances	171 65	
Net amount paid for said claims	$ 5,263 27	
Total net amount paid for claims		$ 19,085 51
Commission or brokerage		7,810 57
Salaries of officials, $4,968.50; do., of agents, $200; director's fees, $250; auditors' fees, $210; travelling expenses: head office, $164.10; agents, $209 17; directors' fees, $146.20		6,147 97
Taxes and licenses		1,188 50
All other expenditure, viz.: Advertising, $45.44; legal expenses, $455 76; exchange, $153.75; postage, telegrams, telephone and express, $494.43; printing and stationery, $693 10; rent, $786.06; adjustment expenses, $962.84; sundries, $125.57; collection of accounts, $1,058.08; exchange, $153.75; total $4,775.03, (less furniture sold, $211.55)		4,563 48
Total expenditure		$ 38,796 03

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1913	$ 17,767 60
Amount of cash income	43,188 74
Total	$ 60,956 34
Amount of expenditure	38,796 03
Balance, net ledger assets, at December 31, 1914 ($24,160.31, less $2,000 borrowed money)	$ 22,160 31

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	3,135	$ 3,489,445	$ 27,369 13
Taken during the year, new	1,290	1,321,179	36,651 85
Taken during the year, renewed	675	648,767	5,319 04
Total	5,100	$ 5,459,391	$69,340 02
Deduct terminated	1,408	1,317,559	36,823 62
Gross and net in force at December 31, 1914	3,692	$4,141,832	$ 32,516 40

THE CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

President—Dr. W. A. Young. | Secretary and Manager—John J. Durance, Head Office—Toronto.

(Incorporated March 7, 1903, by Letters Patent of the Province of Ontario. Amended by an Act of the Legislature of Ontario, being chapter 149 of the Statutes of Ontario, 1909. Commenced business in Ontario April, 1903. Dominion license granted July 7, 1905.)

CAPITAL.

Amount of capital stock authorized	$ 889,200 00
Amount of capital stock subscribed	313,100 00
Amount paid thereon in cash	50,000 00
Amount of premium on capital stock paid in by stockholders	25,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures owned by the Company, viz.:—

	Par value.	Book value.	Market value.	
On deposit with Receiver General—				
City of Lethbridge, 1940, 4½ p.c.	$ 5,000 00	$ 5,000 00	$ 4,200 00	
City of Port Arthur, 1939, 5 p.c.	5,000 00	5,369 09	4,750 00	
School Trustees of Village La Rivière St. Pierre (Verdun), 1954, 6 p.c.	15,000 00	15,583 07	15,583 07	
Town of North Bay, 1938 to 1941, 5 p.c.	12,553 42	11,897 95	11,897 95	
Town of North Bay, 1938, 5 p.c.	2,000 00	1,895 56	1,895 56	
Town of North Bay, 1942, 5 p.c.	2,490 41	2,360 37	2,360 37	
Town of North Bay, 1943, 5 p.c.	5,814 93	5,511 30	5,511 30	
Town of North Bay, 1939 to 1941, 5 p.c.	8,034 10	7,614 60	7,614 60	
Total on deposit with Receiver General	$ 55,892 86	$ 55,231 94	$ 53,812 85	
Held by the Company—				
District of North Vancouver, 1960, 5 p.c.	3,000 00	2,749 80	2,749 80	
City of Revelstoke, 1927, 5 p.c.	2,000 00	1,821 30	1,840 00	
C.P.R. Note Certificates, 1924, 6 p.c.	400 00	320 00	320 00	
Canada Landed and National Invt. Co., 1916, 4½ p.c.	10,000 00	10,000 00	10,000 00	
Standard Loan Co., 1915-1916, 4 p.c.	20,000 00	20,000 00	20,000 00	
Standard Loan Co., 1917, 4 p.c.	2,950 00	2,950 00	2,950 00	
Town of Red Deer, 1915 to 1940, 5 p.c.	5,143 15	4,231 04	4,474 54	
City of Sault Ste. Marie, 1936, 4½ p.c.	4,000 00	3,676 59	3,520 00	
City of Port Arthur, 1924, 4½ p.c.	5,000 00	4,710 84	4,650 00	
Town of Brockville, 1915 to 1919, 4½ p.c.	3,162 34	3,162 34	3,099 09	
City of Brandon, 1952, 4½ p.c.	5,000 00	4,576 71	4,400 00	
City of Moosejaw, P.S. 1918, 4½ p.c.	1,000 00	979 04	960 00	
City of Moosejaw, P.S. 1919, 4½ p.c.	4,000 00	3,916 17	3,800 00	
Town of Indian Head, 1946, 5 p.c.	5,000 00	4,716 62	3,800 00	
City of Kamloops, 1937, 5 p.c.	5,000 00	4,834 11	4,450 00	
Town of North Bay, 1923, 5 p.c.	2,838 43	2,645 37	2,645 37	
Total par, book and market values..	$ 134,386 78	$ 130,521 87	$ 127,471 65	
Carried out at book value				$ 130,521 87

Stocks owned by the Company, viz.:—

	Par value.	Book value.	Market value.	
20 shares C. P. Ry	$ 2,000 00	$ 4,350 00	$ 4,140 00	
Carried out at book value				4,350 00
Cash at head office				75 00
Cash in Imperial Bank of Canada, Toronto				10,397 19
Agents' ledger balances				298 72
Due for special services of engineers				844 17
Engineers' travelling expenses				80 43
Total ledger assets				$ 146,567 38
Deduct market value of bonds, debentures and stocks under book value				3,260 22
				$ 143,307 16

The Canadian Casualty and Boiler—*Continued.*

OTHER ASSETS.

Office furniture and engineers' equipment		$ 1,387 70
Interest accrued		2,408 24
Gross premiums in course of collection: accident, $6,499.79; sickness, $3,304.36; steam boiler, $5,253.92; property damage, $2,989.59; total, $18,047.66 (less $5,143.52 commissions		12,904 14
Total assets		$ 160,007 24

LIABILITIES.

(1) *Liabilities in Canada.*

Amount of accident losses, unadjusted	$ 2,500 00	
Amount of personal property losses, unadjusted	1,149 00	
Amount of sickness losses, unadjusted	1,300 00	
Amount of steam boiler losses, unadjusted	800 00	
Total net amount of unsettled claims		$ 5,749 00
Reserve of uncarned premiums—		
Accident	$ 14,893 75	
Sickness	6,765 56	
Steam boiler	42,222 93	
Personal property	11,951 39	
Total net reserve, $75,833.63; carried out at 80 per cent		60,666 90
Reinsurance accounts payable		3 99
Due General Accident of Perth		546 33
Due General Accident of Canada		442 61
Commission on profit		39 48
Due and accrued for salaries		70 00
Taxes due and accrued		975 63
Bad debts, reserve		500 00
Total liabilities in Canada		$ 68,993 94

(2) *Liabilities in Other Countries.*

Net amount of accident claims, unadjusted	$ 625 00
Reserve of unearned premiums: accident, $282.35; sickness, $27; total, $309.35; carried out at 80 per cent	247 47
Total liabilities in other countries	$ 872 47
Total liabilities in all countries (except capital stock)	$ 69,866 41
Excess of assets over liabilities	$ 90,140 83
Capital stock paid in cash	50,000 00
Surplus over liabilities and capital	$ 40,140 83

INCOME.

	In Canada.	In Other Countries.	
Accident Risks.			
Gross cash received for premiums	$ 34,396 81	$ 526 20	
Deduct reinsurance	788 31		
Net cash received for accident premiums	$ 33,608 50	$ 526 20	
Sickness Risks.			
Gross cash received for premiums	$ 16,231 16	$ 54 50	
Deduct reinsurance	395 82		
Net cash received for sickness premiums	$ 15,835 34	$ 54 50	
Steam Boiler Risks.			
Gross cash received for premiums	$ 27,424 97		
Deduct reinsurance	1,318 48		
Net cash received for steam boiler premiums	$ 26,106 49		
Personal Property Risks.			
Net cash received for personal property premiums	$ 23,177 66		
Total net cash received for all premiums			$ 99,308 69

The Canadian Casualty and Boiler—*Continued.*

INCOME—*Concluded.*

Received for interest on investments and dividends on stocks		$ 6,757 28
Received for special services of engineers		3,917 85
Profit from exchange of debentures		112 50
Total income		$ 110,096 32

EXPENDITURE.

Accident Risks.	In Canada.	In other countries.	
Net amount paid for claims occurring in previous years	$ 1,492 67	$	
Amount paid for claims occurring during the year	$ 13,688 63	$ 5 00	
Deduct reinsurances	87 50		
Net amount paid for said claims	$ 13,601 13	$ 5 00	
Total net amount paid for accident claims	$ 15,093 80	$ 5 00	
Sickness Risks.			
Net amount paid for claims occurring in previous years	$ 745 36		
Net amount paid for claims occurring during the year	$ 5,532 93	$ 60 00	
Deduct salvages and reinsurances	156 25		
Net amount paid for sickness claims	$ 5,376 68	$ 60 00	
Total net amount paid for said claims	$ 6,122 04	$ 60 00	
Personal Property Risks.			
Net amount paid for claims occurring in previous years	$ 2,757 48		
Net amount paid for claims occurring during the year	9,770 78		
Total net amount paid for personal property claims	$ 12,528 26		
Steam Boiler Risks.			
Amount paid for claims occurring during the year	$ 941 56		

Total net amount paid for claims in Canada, $34,685.66; in other countries, $65.00		$ 34,750 66
Dividends paid during the year at 10 per cent		5,000 00
Commission or brokerage (including profit commission)		26,774 88
Paid for salaries of officials, $24,286.58; do., of agents, $965; directors' fees, $600; auditors' fees, $375; travelling expenses, $7,831.65		34,058 23
Taxes		2,598 07
Miscellaneous expenditure, viz.: Printing and stationery, $1,284.13; advertising, $803.14; postage, telephone, express, telegrams, etc., $699.46; rent, $1,806; sundry expenses, (Boiler Dept.) $80.21; furniture and fixtures, $108.38; medical fees, $352; general charges, $775.84; entertainment, $91.68; boiler inspection fees, $484.55; legal expenses, $452.40		6,937 79
Total expenditure		$ 110,119 63

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1913	$ 145,601 75
Income as above	110,096 32
Total	$ 255,698 07
Expenditure as above	110,119 63
Balance, net ledger assets, December 31, 1914 ($146,567.38 less ledger liabilities, $988.94)	$ 145,578 44

RISKS AND PREMIUMS.

Steam Boiler Risks.	No.	In Canada. Amount.	Premiums.
Gross in force at end of previous year	1,010	$ 9,937,900	$ 77,463 67
Taken during the year, new	338	4,710,000	28,018 13
Taken during the year, renewed	255	2,160,500	17,527 02
Total	1,603	$ 16,808,400	$ 123,013 82
Deduct terminated	511	4,054,700	38,843 82
Gross in force at end of year	1,092	$ 12,753,700	$ 84,170 00
Deduct reinsured		985,000	1,271 18
Net in force at December 31, 1914	1,092	$ 11,768,700	$ 82,898 82

The Canadian Casualty and Boiler—*Concluded.*

RISKS AND PREMIUMS—*Concluded.*

Personal Property Risks.	No.	In Canada. Amount.	Premiums.
Gross in force at end of previous year	552		$ 26,592 57
Taken during the year, new	592		23,716 71
Taken during the year, renewed	312		14,664 62
Total	1,456		$ 64,973 90
Deduct terminated	877		41,155 12
Gross and net in force at December 31, 1914	579	$	$ 23,818 78

Accident Risks.	In Canada.			In other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		$	$ cts.		$	$ cts.		$	$ cts.
Gross in force at end of previous year	2,382	6,078,550	32,478 25	9	21,000	80 50	2,391	6,099,550	32,558 75
Taken during the year, new	528	1,103,450	6,031 00	43	58,000	298 00	571	1,161,450	6,329 00
Taken during the year, renewed	2,688	7,021,700	35,806 34	41	61,000	312 70	2,729	7,082,700	36,119 04
Total	5,598	14,203,700	74,315 59	93	140,000	691 20	5,691	14,343,700	75,006 79
Deduct terminated	3,278	8,383,400	43,780 84	16	32,000	126 50	3,294	8,415,400	43,907 34
Gross in force at end of year	2,320	5,820,300	30,534 75	77	108,000	564 70	2,397	5,928,300	31,099 45
Deduct reinsured		147,500	747 25					147,500	747 25
Net in force at Dec. 31, 1914	2,320	5,672,800	29,787 50	77	108,000	564 70	2,397	5,780,800	30,352 20
Sickness Risks.									
Gross in force at end of previous year	1,124		14,434 25				1,124		14,434 25
Taken during the year, new	462		4,362 26	6		49 00	468		4,411 26
Taken during the year, renewed	1,402		16,223 04	5		5 50	1,407		16,228 54
Total	2,988		35,019 55	11		54 50	2,999		35,074 05
Deduct terminated	1,802		21,086 01	2		50	1,804		21,086 51
Gross in force at end of year	1,186		13,933 54	9		54 00	1,195		13,987 54
Deduct reinsured			402 50						402 50
Net in force at Dec. 31, 1914	1,186		13,531 04	9		54 00	1,195		13,585 04

Total number of policies in force at date	5,263
Total net amount in force	$17,549,500 00
Total premiums thereon	150,654 84

THE CANADIAN SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—F. W. LAFRENTZ. | Vice-President—Hon. J. J. FOY.
Secretary—WM. H. BURGESS. | General Manager—W. H. HALL.
Principal Office—Toronto.

(Incorporated by an Act of the Parliament of Canada 1-2 George V, Chap. 60, assented to May 19, 1911. Dominion license issued May 15, 1913.)

CAPITAL.

Amount of capital authorized	$ 1,000,000 00
Amount of capital stock subscribed and paid in cash	200,000 00
Amount of premium on capital stock paid in by stockholders	40,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens..... $ 1,986 12

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General.

	Par value.	Book value.	Market value.
City of Guelph P. S., 1932, 5 p.c.	$ 2,500 00	$ 2,563 74	$ 2,475 00
City of Guelph, 1932, 5 p.c.	1,514 75	1,553 38	1,499 60
City of Toronto, 1948, 4 p.c.	9,733 33	8,874 85	8,468 00
City of Victoria, 1936, 4 p.c.	9,733 33	8,867 06	8,468 00
City of Owen Sound, 1932, 4½ p.c.	10,000 00	9,509 00	9,200 00
City of Fort William, 1952, 4½ p.c.	2,000 00	1,828 40	1,740 00
City of Peterboro, 1920, 3½ p.c.	7,586 96	6,891 23	6,980 00
City of Belleville, 1941, 4½ p.c.	10,000 00	9,424 00	9,200 00
City of Stratford, 1932, 4½ p.c.	5,700 00	5,438 94	5,244 00
Total on deposit with Receiver General	$ 58,768 37	$ 54,950 60	$ 53,274 60

Held by the Company.

City of Sorel, 1952, 5 p.c.	17,000 00	16,297 90	15,980 00
City of St. Hyacinthe, School, 1953 to 1960, 4½ p.c.	10,346 29	9,179 13	8,897 81
Dist. of North Vancouver, 1960, 5 p.c.	7,000 00	6,379 80	6,379 80
City of Brandon, 1933, 5 p.c.	10,000 00	9,852 00	9,852 00
City of Swift Current, 1933, 6 p.c.	5,000 00	5,122 50	5,122 50
Twp. of Richmond, B.C., 1959, 4½ p.c.	7,000 00	5,916 40	5,916 40
City of Sydney, 1942, 4½ p.c.	15,000 00	13,374 00	13,374 00
Town of Estevan, 1942-43, 5 p.c.	8,000 00	6,885 76	6,885 76
City of Medicine Hat, 1933, 5 p.c.	10,000 00	9,525 00	9,525 00
Twp. of Bruce, 1922, 5 p.c.	9,867 01	9,755 12	9,755 12
Rural Mun. of St. Vital, Man., 1933, 6 p.c.	1,000 00	1,012 10	1,012 10
Neepawa, 1944, 6 p.c.	3,000 00	3,091 50	3,091 50
Prov. of Alberta, 1924, 4½ p.c.	10,000 00	9,725 00	9,725 00
Town of North Bay, 1938-43, 5 p.c.	12,000 00	11,516 40	11,516 40
City of Portage la Prairie, 1934, 5 p.c.	7,000 00	6,642 30	6,642 30
City of Edmonton, 1933, 5 p.c.	1,000 00	967 70	967 70
Town of Transcona, 1944, 6 p.c.	10,000 00	9,950 00	9,950 00
Prov. of New Brunswick, 1939, 3 p.c.	10,000 00	7,900 00	7,900 00
Town of Lindsay, 1934, 5½ p.c.	5,000 00	5,172 50	5,172 50
Town of Watrous, 1944, 6 p.c.	2,000 00	1,828 00	1,828 00
Twp of Esquimalt, 1963, 5 p.c.	2,000 00	1,760 00	1,760 00
Total par, book and market values	$ 220,981 67	$ 206,803 71	$ 204,528 49

The Canadian Surety—*Continued.*

ASSETS—*Concluded.*

Carried out at book value		$ 206,803 71
Cash at head office		50 00
Cash in banks, viz.:—		
Bank of Ottawa, Toronto	$ 21,069 50	
Union Bank of Canada, Toronto, (premium account)	13,376 16	
Union Bank of Canada, Toronto, (current account)	377 55	
Total cash in banks		34,823 21
Total ledger assets		$ 243,663 04
Deduct market value of bonds and debentures under book value		2,275 22
		$ 241,387 82
OTHER ASSETS.		
Interest accrued		3,629 33
Agents' balances and premiums uncollected, $6,940.04; (less commissions, $1,388.01)		5,552 03
†Total assets		$ 250,569 18

LIABILITIES.

Net amount of losses, unadjusted	$ 6,895 65
Reserve of unearned premiums, $26,731.90; carried out at 80 per cent	21,385 52
Due and accrued for salaries, rent, advertising, agency and other expenses	76 73
Reinsurance due	4,369 00
Total liabilities	$ 32,726 90
Surplus of assets over liabilities (except capital)	$ 217,842 28
Capital stock paid in cash	200,000 00
Surplus over liabilities and capital	$ 17,842 28

INCOME.

	In Canada.	In other countries.	
Gross cash received for premiums	$ 64,663 61	$ 9,534 56	
Deduct reinsurance, $10,438 85; return premiums, $11,212 85	21,280 80	370 90	
Net cash received for premiums	$ 43,382 81	$ 9,163 66	
Net cash received for premiums in all countries			$ 52,546 47
Received for interest on investments			7,174 88
All other income			161 74
Total income			$ 59,883 09

EXPENDITURE.

Amount paid for losses occurring in previous years	$ 390 65	
Amount paid for claims occurring during the year	$ 14,111 36	
Deduct recoveries	5,506 49	
Net amount paid for said losses	$ 8,604 87	
Total net amount paid for losses		$ 8,995 52
Commission or brokerage		11,609 43
Salaries of officials, $16,615.46; directors' fees, $200; travelling expenses, $1,018.65; auditors' and accounting fees, $375		18,209 11
Taxes		1,541 72
All other expenditure: Advertising, $280.77; furniture and fixtures, $514.64; legal fees, $60; postage, telegrams, telephone and express, $1,483.68; printing and stationery, $798.91; rents, $1,349.96; suadries, $390.17; claim expenses, $86.32		4,964 45
Total expenditure		$ 45,320 23

†Not including $20,000 balance not written off from $25,000 paid during 1913 for the agency organization, office equipment and good will of the business of the American Surety Company in Canada.

The Canadian Surety—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1913		$ 229,100 18
Amount of cash income		59,883 09
Total	$	288,983 27
Amount of cash expenditure		45,320 23
Balance, net ledger assets, at December 31, 1914	$	243,663 04

RISKS AND PREMIUMS.

(Including business outside of Canada.)

	No.	Amount.	*Premiums.
Gross policies in force at date of last statement	5,184	$ 11,620,361	$ 22,336 63
Taken during the year, new and renewed	5,129	16,124,940	40,763 79
Total	10,313	$ 27,745,301	$ 63,100 42
Deduct terminated	6,016	17,076,148	41,714 90
Gross and net in force at December 31, 1914	4,297	$ 10,669,153	$ 21,385 52

*Unearned premiums on net business in force.

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—F. W. EVANS. | Secretary-Treasurer—A. KENNEDY.
Vice-President—BENJ. TOOKE. | General Manager—F. J. J. STARK.
Head Office—Montreal.

(Incorporated April 26, 1893, by 56 Vic., cap. 78; amended in 1894 by 57-58 Vic., cap. 121, and in 1901 by 1 Edward VII, cap. 95, and in 1903 by 3 Edward VII, cap. 113, and in 1908 by 7-8 Edward VII, cap. 102, and in 1912 by 2 Geo. V, cap. 87; and by cap. 88 the foregoing Acts (except cap. 87, 1912,) were repealed and the provisions of said cap. 88 substituted therefor. Commenced business in Canada, June 6, 1893.)

CAPITAL.

Amount of capital stock authorized, subscribed and paid in cash	$ 200,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate held by company				$ 12,796 63
Bonds and debs. owned by the company:—	Par value.	Book value.	Market value.	
*City of Montreal (Protestant School) 1923, 4 p.c	$ 13,000 00	$ 13,000 00	$ 12,090 00	
*City of Peterborough, 1931, 3½ p.c	15,000 00	14,670 00	12,900 00	
*City of Three Rivers, Que., 1958, 4½ p.c	6,000 00	6,000 00	5,220 00	
*City of Three Rivers, Que., (St. Maurice bridge bonds) 1958, 4½ p.c	15,000 00	15,000 00	13,050 00	
*Town of Sydney, 1923, 4 p.c	5,000 00	4,785 00	4,500 00	
*Town of Sydney, 1932, 4 p.c	5,000 00	4,672 50	4,300 00	
*Town of Sydney, 1933, 4 p.c	5,000 00	4,662 50	4,250 00	
*Town of Sydney, 1934, 4 p.c	5,000 00	4,653 00	4,250 00	
*Town of Sydney, 1938, 4 p.c	5,000 00	4,619 00	4,200 00	
*Town of Buckingham, 1917, 5 p.c	30,000 00	30,450 00	29,400 00	
*City of Lethbridge, 1941, 4½ p.c	31,500 00	31,500 00	26,460 00	
City of Lachine, 1952, 4½ p.c	25,000 00	25,000 00	21,750 00	
City of Three Rivers, 1958, 4½ p.c	9,000 00	9,000 00	7,830 00	
County of Haldimand, 1915 to 1929, 4 p.c	17,998 44	17,189 59	16,918 53	
Total par, book and market values	$ 187,498 44	$ 185,201 59	$ 167,118 53	
Carried out at book value				185,201 59
Electric plant (less reserves written off)				110,809 66
Cash on hand at head office				3,046 61
Cash in Banks—				
Molsons Bank			$ 58 12	
Royal Bank of Canada			282 78	
Total cash in banks				340 90
Agents' ledger balances				600 00
Total ledger assets				$ 312,795 39
Deduct market value of bonds and debentures under book value				18,083 06
				$ 294,712 33

*On deposit with Receiver General.

THE DOMINION GRESHAM—*Continued.*

OTHER ASSETS.

Interest accrued		$ 793 12
Office furniture		3,834 23
Outstanding premiums: Accident, $8,710.61; postal, $429.50; guarantee, $1,134.52; sickness, $4,560.50; burglary, $9,075.78; employers' liability, $5,253.02; automobile, $1,061.03; total, $30,224.96; (less commission, $6,957.21)		23,267 75
Earnings of other branches outstanding		5,974 14
Total assets		$ 328,581 57

LIABILITIES.

Net amount of accident claims, unadjusted	$ 2,005 00	
Net amount of sickness claims, unadjusted	1,420 00	
Net amount of burglary claims, unadjusted	2,151 81	
Net amount of employers' liability claims, unadjusted	6,170 00	
Net amount of automobile claims, unadjusted	1,155 00	
Net amount of guarantee claims, unadjusted	30 00	
Total net amount of unsettled claims		$ 12,931 81
Reserve of uncarned premiums:—		
Accident	$ 18,232 98	
Guarantee	2,188 69	
Sickness	8,584 14	
Burglary	21,587 59	
Employers' liability	6,782 35	
Automobile	3,887 60	
Total reserve of $61,263.35; carried out at 80 per cent		49,010 68
Dividends to stockholders remaining unpaid		8,000 00
Taxes due and accrued		500 00
Electric earnings prepaid		4,293 28
Reinsurance premiums outstanding		1,511 38
Due and accrued for salaries, rent, advertising, etc		1,700 00
Amount of money borrowed		27,000 00
Total liabilities (excluding capital stock)		$ 104,947 15
Excess of assets over liabilities		$ 223,634 42
Capital stock paid up		200,000 00
Surplus of assets over liabilities and paid up capital		$ 23,634 42

INCOME.

Accident Risks.		
Gross cash received for premiums	$ 48,423 44	
Deduct reinsurance, $1,329.46; return premiums, $12,157.19	13,486 65	
Net cash received for accident premiums		$ 34,936 79
Employers' Liability Risks.		
Gross cash received for premiums	$ 57,614 24	
Deduct reinsurance, $10,024.14; return premiums, $17,648.12	27,672 26	
Net cash received for employer's liability premiums		$ 29,941 98
Sickness Risks.		
Gross cash received for premiums	$ 22,616 48	
Deduct reinsurance, $425.01; return premiums, $5,614.72	6,039 73	
Net cash received for sickness premiums		$ 16,576 75
Burglary Risks.		
Gross cash received for premiums	$ 54,118 96	
Deduct reinsurance, $195.61; return premiums, $9,975.46	10,171 07	
Net cash received for burglary premiums		$ 43,947 89
Guarantee Risks.		
Gross cash received for premiums	$ 4,946 50	
Deduct reinsurance, $300.71; return premiums, $1,085.91	1,386 62	
Net cash received for guarantee premiums		$ 3,559 88

THE DOMINION GRESHAM—*Continued.*

INCOME—*Concluded.*

Automobile Risks.		
Gross cash received for premiums	$ 10,718 88	
Deduct reinsurance, $784.84; return premiums, $2,727.51	3,512 35	
Net cash received for automobile premiums	$ 7,206 53	
Total net cash received for premiums		$ 136,169 82
Received for interest on investments		8,452 09
Net earnings from other branches		11,162 53
Total income		$ 155,784 44

EXPENDITURE.

Burglary Risks.		
Net amount paid for claims occurring in previous years	$ 1,554 76	
Amount paid for claims occurring during the year	$ 17,416 48	
Deduct salvages	185 38	
Net amount paid for said claims	$ 17,231 10	
Total net amount paid for burglary claims	$ 18,785 86	
Accident Risks.		
Net amount paid for claims occurring in previous years	$ 5,329 68	
Amount paid for claims occurring during the year	$ 14,580 17	
Deduct salvages and reinsurances	732 13	
Net amount paid for said claims	$ 13,848 04	
Total net amount paid for accident claims	$ 19,177 72	
Guarantee Risks.		
Amount paid for claims occurring during the year	$ 210 91	
Deduct salvages	38 00	
Total net amount paid for guarantee claims	$ 172 91	
Automobile Risks.		
Net amount paid for losses occurring in previous years	$ 267 50	
Net amount paid for losses occurring during the year	1,468 59	
Total net amount paid for automobile claims	$ 1,736 09	
Employers' Liability Risks.		
Net amount paid for claims occurring in previous years	$ 2,420 44	
Amount paid for claims occurring during the year	$ 26,071 22	
Deduct reinsurances	10,762 01	
Net amount paid for said claims	$ 15,309 21	
Total net amount paid for employers' liability claims	$ 17,729 65	
Sickness Risks.		
Net amount paid for claims occurring in previous years	$ 570 05	
Amount paid for claims occurring during the year	$ 4,341 33	
Deduct reinsurances	121 91	
Net amount paid for said claims	$ 4,219 42	
Total amount net paid for sickness claims	$ 4,789 47	
Total net amount paid for claims		$ 62,391 70
Commission or brokerage		31,332 60
Dividends, 6 p.c.; bonus, 2 p.c.		16,000 00
Paid for: salaries of officials, $21,415.29; directors' fees, $2,000; auditors' fees, $350; travelling expenses, $3,804.89		27,570 18
Taxes		2,236 33
Miscellaneous payments, viz.: Printing and stationery, $2,455.85; advertising, $1,643.61, rent, $2,175.09; furniture and fixtures, $161.74; postage, telegrams, telephones and express $4,134.89; legal expenses, $30		10,601 18
Total expenditure		$ 150,131 99

The Dominion Gresham—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1913		$ 288,547 34
Income as above		155,784 44
Total		$ 444,331 78
Expenditure as above	$ 150,131 99	
Plant reserve written off	8,404 40	
Total		158,536 39
Balance, net ledger assets, December 31, 1914 ($312,795.39, less $27,000 loans)		$ 285,795 39

RISKS AND PREMIUMS.

Burglary Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	2,888	$ 5,005,994	$ 39,938 75
Policies taken during the year, new	1,042	1,741,975	16,172 36
Policies taken during the year, renewed	2,658	4,649,644	38,866 38
Total	6,588	$ 11,397,613	$ 94,977 49
Deduct terminated	616	6,047,964	51,506 71
Gross in force at end of year	5,972	$ 5,349,649	$ 43,470 78
Deduct reinsured		45,500	295 60
Net in force at December 31, 1914	5,972	$ 5,304,149	$ 43,175 18
Accident Risks.			
Gross policies in force at date of last statement	5,652	$ 10,268,100	$ 38,420 66
Policies taken during the year, new	1,078	2,657,200	15,536 81
Policies taken during the year, renewed	2,667	6,396,150	32,959 29
Total	9,397	$ 19,321,450	$ 86,916 76
Deduct terminated	990	12,263,350	43,970 39
Gross in force at end of year	8,407	$ 7,058,100	$ 37,946 37
Deduct reinsured		319,000	1,480 40
Net in force at December 31, 1914	8,407	$ 6,739,100	$ 36,465 97
Employers' Liability Risks.			
Gross policies in force at date of last statement	299	.....	$ 16,233 85
Policies taken during the year, new	242	.....	44,693 28
Policies taken during the year, renewed	202	.....	11,675 30
Total	743	.....	$ 72,602 43
Deduct terminated	139	.....	57,965 12
Gross in force at end of year	604	.....	$ 14,637 31
Deduct reinsured		.....	1,072 62
Net in force at December 31, 1914	604	.....	$ 13,564 69
Sickness Risks.			
Gross policies in force at date of last statement	2,328	.....	$ 16,649 98
Policies taken during the year, new	643	.....	7,644 89
Policies taken during the year, renewed	1,860	.....	14,865 98
Total	4,831	.....	$ 39,160 85
Deduct terminated	705	.....	21,446 70
Gross in force at end of year	4,126	.....	$ 17,714 15
Deduct reinsured		.....	545 88
Net in force at December 31, 1914	4,126	.....	$ 17,168 27

The Dominion Gresham—*Concluded.*

RISKS AND PREMIUMS—*Concluded.*

Guarantee Risks.			
Gross policies in force at date of last statement...	78	$ 284,100	$ 1,019 41
Policies taken during the year, new.....	201	1,084,384	4,584 07
Policies taken during the year, renewed.....	52	263,800	1,180 95
Total.....	331	$ 1,632,284	$ 6,784 43
Deduct terminated.....	28	548,200	2,105 32
Gross in force at end of year.....	303	$ 1,084,084	$ 4,679 11
Deduct reinsured		86,000	301 73
Net in force at December 31, 1914.....	303	$ 998,084	$ 4,377 38
Automobile Risks.			
Gross policies in force at date of last statement...	64	.....	$ 5,954 02
Policies taken during the year, new.....	128	.....	7,572 94
Policies taken during the year, renewed.....	32	.....	3,714 62
Total.....	224	.....	$ 17,241 58
Deduct terminated.....	31	.....	8,681 53
Gross in force at end of year.....	193	.....	$ 8,560 05
Deduct reinsured.....		.....	784 84
Net in force at December 31, 1914.....	193	.....	$ 7,775 21

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—JAMES E. ROBERTS. | Manager—C. A. WITHERS.
Sec.-Treas.—J. L. TURQUAND. | Principal Office—Toronto, Ont.

(Incorporated June 23, 1887 by 50-51 Vic., cap. 105; amended in 1893 by 56 Vic., cap. 80; and in 1898 by 61 Vic., cap. 102; and in 1899 by 62-63 Vic., cap. 108. Commenced business in Canada, November 5, 1887.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	244,400 00
Amount paid thereon in cash	213,870 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General.	Par value.	Book value.	Market value.
City of Hamilton, 1920, 4 p.c.	$ 20,000 00	$ 20,439 00	$ 19,000 00
City of Brantford, 1918, 4 p.c.	10,000 00	10,123 50	9,600 00
Town of Dundas, 1917, 4 p.c.	9,000 00	9,061 00	8,640 00
City of Vancouver, 1942, 3½ p.c.	24,000 00	22,294 43	18,480 00
City of Toronto, 1929, 3½ p.c.	9,733 33	9,733 33	8,370 67
City of Toronto, 1928, 4 p.c.	9,733 33	9,733 33	8,954 66
City of Peterborough, 1931, 3¾ p.c.	10,000 00	9,908 08	9,100 00
City of Winnipeg, 1935, 4 p.c.	15,000 00	15,025 00	13,200 00
City of Port Arthur, 1935, 5 p.c.	17,000 00	17,698 83	16,150 00
City of Fort William, 1927, 4½ p.c.	19,686 50	19,002 59	18,111 58
District of South Vancouver, 1959, 5 p.c.	20,000 00	21,014 00	18,600 00
City of London, 1933, 4 p.c.	10,000 00	10,054 67	8,900 00
City of Strathcona, 1933, 6 p.c.	6,000 00	6,129 60	6,480 00
City of Calgary, 1925, 4½ p.c.	15,000 00	15,030 00	14,100 00
Total on deposit with Receiver General	$ 195,153 16	$ 195,247 36	$ 177,686 91
Held by the Company.			
City of Prince Albert, 1942, 4½ p.c.	20,000 00	18,128 90	16,400 00
Toronto Railway Company, 1921, 4½ p.c.	7,786 67	7,935 47	7,475 20
Town of Strathroy, 1929 to 1932, 4 p.c.	10,495 86	10,495 86	8,711 56
City of Windsor, 1918 to 1920, 4 p.c.	10,165 63	10,074 42	9,555 69
Town of Camrose, 1925 to 1931, 5 p.c.	10,548 26	10,302 36	9,283 08
Dist. of Oak Bay, 1962, 5 p.c.	10,000 00	10,000 00	8,700 00
Canada Permanent Mortgage Corp., 1916, 4½ p.c.	10,000 00	10,000 00	10,000 00
Town of Portage la Prairie, 1928, 5 p.c.	12,230 00	12,139 82	11,740 80
Town of Portage la Prairie, 1948, 5 p.c.	11,000 00	11,000 00	10,340 00
City of Moosejaw, 1915-1916, 5 p.c.	1,000 00		990 00
City of Moosejaw, 1918-1919, 5 p.c.	1,000 00		990 00
City of Moosejaw, 1921-1922, 5 p.c.	1,000 00		980 00
City of Moosejaw, 1924-1925, 5 p.c.	1,000 00		970 00
City of Moosejaw, 1927-1928, 5 p.c.	1,000 00	7,949 50	970 00
City of Moosejaw, 1930-1931, 5 p.c.	1,000 00		960 00
City of Moosejaw, 1933-1934, 5 p.c.	1,000 00		950 00
City of Moosejaw, 1936-1937, 5 p.c.	1,000 00		950 00
City of North Vancouver, 1957, 5 p.c.	10,000 00	9,695 68	9,000 00
Town of Berlin, 1915 to 1921, 5 p.c.	7,414 90	7,414 90	7,340 75
Town of Berlin, 1926, 5 p.c.	1,557 59	1,557 56	1,526 44
City of Lethbridge, 1928, 5 p.c.	16,500 00	17,228 20	15,510 00
City of Revelstoke, 1929, 5 p.c.	4,911 50	4,911 50	4,469 47
Town of Claresholm, 1917 to 1919, 5 p.c.	7,512 51	7,499 19	7,061 76
City of Strathcona, 1915, 5 p.c.	10,000 00	9,800 96	9,900 00
City of Strathcona, 1933, 6 p.c.	4,000 00	4,086 40	4,320 00
Town of Weyburn, 1949, 5 p.c.	5,000 00	5,095 45	4,250 00

The Dominion of Canada Guarantee and Accident—*Continued.*

ASSETS—*Concluded.*

Bonds and debs. owned by the Company.—*Con.*

Held by the Company—Con.	Par value.	Book value.	Market value.
Town of Medicine Hat S.D., 1915-1924, 5 p.c.	$ 10,000 00	$ 10,135 38	$ 9,800 00
City of Nelson (Street Ry.), 1930, 5 p.c.	10,000 00	10,000 00	9,000 00
Mun. of Point Grey, 1960, 5 p.c.	10,000 00	10,602 85	8,900 00
City of Saskatoon, 1940, 5 p.c.	6,000 00	6,302 50	5,640 00
Town of Smith's Falls, 1937 to 1940, 5 p.c.	10,726 13	11,071 43	10,082 56
City of Brandon, 1934, 4½ p.c.	10,000 00	9,852 92	9,100 00
City of Edmonton, 1924, 4½ p.c.	10,000 00	10,000 00	9,300 00
City of St. Boniface, 1930, 5 p.c.	10,000 00	10,494 34	9,600 00
Town of Swift Current, 1946 to 1951, 6 p.c.	10,892 66	12,188 57	10,892 66
Town of Renfrew, 1937 to 1939, 4½ p.c.	13,242 26	12,931 70	12,844 99
Town of Red Deer, 1915 to 1941, 5 p.c.	9,525 54	9,399 12	8,287 22
Town of North Battleford, 1938 to 1943, 5 p.c.	11,411 59	10,962 35	9,813 97
City of Medicine Hat S. D. 1928-1932, 5 p.c.	5,000 00	4,902 37	4,650 00
Town of Yorkton, 1937-1941, 5 p.c.	5,000 00	4,917 51	4,250 00
City of Vernon, 1933, 5 p.c.	10,000 00	8,877 10	8,900 00
Town of Camrose, 1933 to 1941, 5 p.c.	6,529 88	5,370 34	5,485 10
City of Kamloops, 1922, 5 p.c.	5,000 00	4,649 16	4,700 00
Twp. of York, 1930-1933, 5 p.c.	10,670 11	9,866 87	10,563 41
Rural Mun. of Fort Garry, 1920, 5 p.c.	5,000 00	4,750 00	4,750 00
City of Calgary S.S., 1920-1923, 4½ p.c.	8,000 00	7,280 83	7,600 00
Town of St. Paul S.S., 1931-1933, 5 p.c.	6,000 00	5,202 96	5,400 00
Town of St. Paul S.S., 1929-1932, 5 p.c.	5,333 36	4,563 75	4,800 02
Town of Berlin, 1933, 5½ p.c.	253 01		260 60
Town of Berlin, 1934, 5½ p.c.	431 92		444 88
Town of Berlin, 1935, 5½ p.c.	620 68		639 30
Town of Berlin, 1936, 5½ p.c.	819 81		844 40
Town of Berlin, 1937, 5½ p.c.	1,029 90		1,060 80
Town of Berlin, 1938, 5½ p.c.	251 55	6,340 67	259 10
Town of Berlin, 1939, 5½ p.c.	485 38		499 94
Town of Berlin, 1940, 5½ p.c.	732 08		754 04
Town of Berlin, 1941, 5½ p.c.	992 35		1,022 12
Town of Berlin, 1942, 5½ p.c.	266 92		274 93
Town of Berlin, 1943, 5½ p.c.	556 61		573 31
City of Macleod, 1933, 6 p.c.	5,000 00	5,000 00	5,000 00
Town of Athabasca, 1928-1931, 7 p.c.	5,000 00	5,242 02	5,242 02
City of New Toronto, 1940-1944, 6 p.c.	5,000 00	4,892 33	4,892 33
City of Ningara Falls, 1919 to 1924, 5 p.c.	3,625 56	3,462 47	3,462 47
Town of Walkerville, 1924 to 1928, 5½ p.c.	6,738 04	6,566 29	6,566 29
Total par, book and market values...	$ 592,412 12	$ 586,389 36	$ 547,188 12

Carried out at book value		$ 586,389 36
Cash on hand at head office		4,763 87
Cash in banks, viz.:—		
Royal Bank, Toronto	$ 22,999 82	
Union Bank, Toronto	5,441 05	
" Winnipeg	776 23	
" Calgary	801 22	
" Vancouver	525 64	
Total cash in banks		30,543 96
Agents' ledger balances		10,516 98
Total ledger assets		$ 632,214 17
Deduct market value of bonds and debentures under book value		39,201 24
		$ 593,012 93

OTHER ASSETS.

Office furniture		4,752 05
Interest accrued		12,098 01
Gross premiums due and uncollected on policies in force, viz.:—		
Accident	$ 41,971 40	
Guarantee	3,367 85	
Plate glass	8,906 81	
Burglary	870 00	
Sickness	17,985 69	
Automobile	669 55	
Industrial	2,304 65	
Total outstanding premiums, $76,075.95; less 20 per cent commissions		60,860 76
Total assets		$ 670,723 75

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

LIABILITIES.

Unsettled claims:—		
Accident, adjusted but unpaid	$ 3,102 00	
Accident, unadjusted	25,762 00	
Total amount of unsettled accident claims ($5,000 accrued in previous years)	$ 28,864 00	
Sickness, adjusted but unpaid	$ 373 70	
Sickness, unadjusted	12,211 00	
Total amount of unsettled sickness claims ($150 accrued in previous years)	$ 12,584 70	
Guarantee, unadjusted ($8,000 accrued in previous years)	14,877 30	
Plate Glass, unadjusted	228 00	
Automobile, unadjusted	750 00	
Total unsettled claims		$ 57,304 00
Reserve of unearned premiums—		
Accident	$ 90,245 46	
Guarantee	17,592 64	
Plate Glass	18,939 11	
Burglary	1,992 29	
Sickness	52,865 38	
Automobile	4,929 08	
Total net reserve, $186,563.96; carried out at 80 per cent		149,251 17
Taxes due and accrued		2,500 00
Total liabilities (excluding capital stock)		$ 209,055 17
Surplus of assets over liabilities		$ 461,668 58
Capital stock paid in cash		213,870 00
Surplus over liabilities and capital		$ 247,798 58

INCOME.

Accident Risks.		
Gross cash received for premiums	$ 242,823 79	
Deduct reinsurance, $11,540.80; return premiums, $11,058.07	22,598 87	
Net cash received for accident premiums	$ 220,224 92	
Guarantee Risks.		
Gross cash received for premiums	$ 39,666 84	
Deduct reinsurance, $3,226.46; return premiums, $2,441.10	5,667 56	
Net cash received for guarantee premiums	$ 33,999 28	
Automobile. Risks.		
Gross cash received for premiums	$ 9,980 35	
Deduct return premiums	572 38	
Net cash received for automobile premiums	$ 9,407 97	
Plate Glass Risks.		
Gross cash received for premiums	$ 26,310 17	
Deduct return premiums	1,071 52	
Net cash received for plate glass premiums	$ 25,238 65	
Burglary Risks.		
Gross cash received for premiums	$ 3,234 30	
Deduct reinsurance, $740.77; return premiums, $149.08	889 85	
Net cash received for burglary premiums	$ 2,344 45	
Sickness Risks.		
Gross cash received for premiums	$ 125,870 73	
Deduct return premiums	161 07	
Net cash received for sickness premiums	$ 125,709 66	
Total net cash received for premiums		$ 416,924 93
Cash received for interest on investments		27,830 82
Total		$ 444,755 75
Received for calls on capital stock		30,550 00
Total income		$ 475,305 75

The Dominion of Canada Guarantee and Accident—*Continued.*

EXPENDITURE.

Accident Risks.

Net amount paid for claims occurring in previous years	$ 13,165 50	
Amount paid for claims occurring during the year	$ 86,209 97	
Deduct reinsurances	4,530 96	
Net amount paid for said claims	$ 81,679 01	
Total net amount paid for accident claims	$ 94,844 51	

Guarantee Risks.

Net amount paid for claims occurring in previous years	$ 3,236 68	
Amount paid for claims occurring during the year	$ 17,664 23	
Deduct recoveries and reinsurances	6,269 10	
Net amount paid for said claims	$ 11,395 13	
Total net amount paid for guarantee claims	$ 14,631 81	

Sickness Risks.

Net amount paid for claims occurring in previous years	$ 14,566 60	
Amount paid for claims occurring during the year	$ 45,303 96	
Deduct reinsurances	1,372 05	
Net amount paid for said claims	$ 43,931 91	
Total net amount paid for sickness claims	$ 58,498 51	

Plate Glass Risks.

Net amount paid for claims occurring in previous years	$ 636 66	
Amount paid for claims occurring during the year	$ 8,640 06	
Deduct salvages and reinsurances	111 89	
Net amount paid for said claims	$ 8,528 17	
Total net amount paid for plate glass claims	$ 9,164 83	

Automobile Risks.

Amount paid for claims occurring during the year	$ 2,431 94	
Deduct salvages and reinsurances	51 00	
Net amount paid for automobile claims	$ 2,380 94	

Burglary Risks.

Net amount paid for burglary claims occurring during the year	$ 359 28	
Total net amount paid for claims		$ 179,879 88
Dividends paid stockholders (including $30,550 stock bonus)		59,575 50
Commission or brokerage		123,798 33
Paid for: salaries of officials, $39,793.58; directors' fees, $2,920; auditors' fees, $500; travelling, expenses, $6,135.02		49,348 60
Taxes		5,933 05
Miscellaneous payments: Printing, stationery and advertising, $7,919; furaiture and fixtures, $545.60; rent, $7,041.86; postage, telegrams, telephone, and express, $4,880.35; legal fees, $266.65; sundries and lighting, $5,238.14; medical examiners' fees, $9		25,900 60
Total expenditure		$ 444,435 96

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1913	$ 589,782 28
Income as above	475,305 75
Amount of appreciation in ledger assets	11,562 10
Total	$ 1,076,650 13
Expenditure as above	444,435 96
Balance, net ledger assets, December 31, 1914	$ 632,214 17

The Dominion of Canada Guarantee and Accident—*Concluded.*

RISKS AND PREMIUMS.

Accident Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	7,816	$ 33,137,448	$ 214,073 27
Taken during the year, new	5,030	9,731,000	67,259 20
Taken during the year, renewed	15,301	32,893,366	220,021 33
Taken during the year, industrial	1,334	2,000,000	1,666 66
Totals	29,481	$ 77,761,814	$ 503,020 46
Deduct terminated	21,849	45,127,082	314,622 84
Gross in force at end of year	7,632	$ 32,634,732	$ 188,397 62
Deduct reinsured		1,461,160	7,906 69
Net in force at December 31, 1914	7,632	$ 31,173,572	$ 180,490 93
Sickness Risks.			
Gross policies in force at date of last statement	11,800	.....	$ 115,925 81
Taken during the year, new	3,759	.....	37,893 25
Taken during the year, renewed	11,718	.....	100,649 56
Taken during the year, industrial	2,666	.....	3,333 34
Totals	29,943	.....	$ 257,801 96
Deduct terminated	16,083	.....	148,117 86
Gross in force at end of year	13,860	.....	$ 109,684 10
Deduct reinsured		.....	3,953 34
Net in force at December 31, 1914	13,860	.....	$ 105,730 76
Automobile Risks.			
Gross policies taken during the year, new	177	.....	$ 10,649 90
Deduct terminated	16	.....	791 75
Gross and net in force at December 31, 1914	161	.....	$ 9,858 15
Guarantee Risks.			
Gross policies in force at date of last statement	2,266	$ 14,345,184	$ 45,374 63
Taken during the year, new	846	3,475,852	3,396 20
Taken during the year, renewed	1,843	7,814,298	30,865 31
Totals	4,955	$ 25,635,334	$ 79,636 14
Deduct terminated	2,634	10,197,787	38,745 29
Gross in force at end of year	2,321	$ 15,437,547	$ 40,890 85
Deduct reinsured		1,132,743	5,705 57
Net in force at December 31, 1914	2,321	$ 14,304,804	$ 35,185 28
Plate Glass Risks.			
Gross policies in force at date of last statement	2,178	.....	$ 32,892 77
Taken during the year, new	572	.....	15,964 36
Taken during the year, renewed	713	.....	11,599 27
Totals	3,463	.....	$ 60,456 40
Deduct terminated	1,355	.....	25,605 25
Gross and net in force at December 31, 1914	2,108	.....	$ 34,851 15
Burglary Risks.			
Gross policies in force at date of last statement	149	$ 235,050	$ 2,894 88
Taken during the year, new	93	192,625	1,609 25
Taken during the year, renewed	113	150,800	1,827 00
Totals	355	$ 578,475	$ 6,331 13
Deduct terminated	133	191,150	2,346 55
Gross and net in force at December 31, 1914	222	$ 387,325	$ 3,984 58

Total number of policies in force at date	26,304	
Total net amount in force		$45,865,703 00
Total premiums thereon		370,100 85

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—R. J. HILLAS. | Secretary—T. E. GATY.

Principal Office—New York City.

Head Office in Canada—Toronto. Chief Agent in Canada—BARTHOLOMEW MINEHAN.

(Incorporated March 20, 1876. Dominion license issued May 15, 1905.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

Bonds and debs. on deposit with Receiver General, viz:—

	Par value.	Market value.	
Commonwealth of Massachusetts, 1935, 3½ p.c	$ 70,000 00	$ 64,400 00	
Commonwealth of Massachusetts, 1938, 3½ p.c	30,000 00	27,300 00	
Commonwealth of Massachusetts, 1943, 3½ p.c	45,000 00	40,050 00	
City of Toronto, R.C.S.S., 1930, 4 p.c	32,000 00	28,160 00	
City of Toronto, 1948, 4 p.c	19,953 33	17,359 40	
City of Sherbrooke, 1943, 5 p.c	15,000 00	15,000 00	
Total on deposit with Receiver General	$ 211,953 33	$ 192,269 40	
Carried out at market value			$ 192,269 40
Cash in banks, viz.:			
Bank of Toronto, Toronto		$ 84 47	
Bank of Toronto, Board of Trade Branch, Montreal		16,541 88	
Bank of Montreal, Montreal		166 56	
Total cash in banks			16,792 91
Interest accrued			3,168 22
Gross premiums due and uncollected on Canadian policies in force, viz.:—			
Accident		$ 13,241 22	
Sickness		11,935 05	
Burglary		4,210 65	
Plate glass		4,867 41	
Liability, auto (collision and property damage)		108 33	
Steam boiler and fly wheel		2,229 49	
Net amount of outstanding premiums $36,592.15 (less $12,088.53 commission)			24,503 62
Total assets in Canada			$ 236,734 15

LIABILITIES IN CANADA.

Net amount of claims, unadjusted, viz.:—		
Accident	$ 2,250 00	
Sickness	8,000 00	
Plate glass	307 90	
Steam boiler	650 00	
Liability and elevator	3,450 00	
Total net amount of unsettled claims		$ 14,657 90
Reserve of unearned premiums—		
Accident	$ 44,942 58	
Plate glass	11,942 04	
Sickness	39,037 36	
Burglary	10,523 98	
Steam boiler and fly wheel	30,177 43	
Liability and property damage	7,868 67	
Total reserve, $144,492.06; carried out at 80 per cent		115,593 65
Taxes due and accrued		1,953 90
Total liabilities in Canada		$ 132,205 45

The Fidelity and Casualty—*Continued.*

INCOME IN CANADA.

Accident Risks.

Gross cash received for premiums	$ 128,780 59	
Deduct return premiums	39,715 90	
Net cash received for accident premiums	$ 89,064 69	

Sickness Risks.

Gross cash received for premiums	$ 108,573 66	
Deduct return premiums	32,435 32	
Net cash received for sickness premiums	$ 76,138 34	

Burglary Risks.

Gross cash received for premiums	$ 25,271 05	
Deduct return premiums	5,605 85	
Net cash received for burglary premiums	$ 19,665 20	

Employers' Liability and Auto (Property Damage and Collision) Risks.

Gross cash received for premiums	$ 22,981 25	
Deduct return premiums	9,778 91	
Net cash received for employers' liability and automobile premiums	$ 13,202 34	

Steam Boiler and Fly Wheel Risks.

Gross cash received for premiums	$ 25,284 50	
Deduct return premiums	6,843 48	
Net cash received for steam boiler and fly wheel premiums	$ 18,441 02	

Plate Glass Risks.

Gross cash received for premiums	$ 21,406 75	
Deduct reinsurance, $135.04; return premiums, $6,550.71	6,685 75	
Net cash received for plate glass premiums	$ 14,721 00	
Total net cash received for premiums		$ 231,232 59
Received for interest on investments		7,903 12
Total income in Canada		$ 239,135 71

EXPENDITURE IN CANADA.

Accident Risks.

Net amount paid for claims occurring in previous years	$ 4,546 15	
Net amount paid for claims occurring during the year	$ 62,858 86	
Deduct salvages and reinsurances	1,237 62	
Net amount paid for said losses	$ 61,621 24	
Total net amount paid for accident claims	$ 70,713 54	

The Fidelity and Casualty—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Sickness Risks.		
Net amount paid for claims occurring in previous years	$ 9,417 09	
Net amount paid for claims occurring during the year	$ 37,047 51	
Deduct salvages and reinsurances	2,343 34	
Net amount paid for said claims	$ 34,704 17	
Total net amount paid for sickness claims		$ 53,538 35
Burglary Risks.		
Net amount paid claims occurring in previous years	$ 1,585 15	
Amount paid for claims occurring during the year	$ 12,844 17	
Deduct recoveries and reinsurances	2,153 95	
Net amount paid for said claims	$ 10,690 22	
Total net amount paid for burglary claims		$ 12,275 37
Plate Glass Risks.		
Net amount paid for claims occurring in previous years	$ 999 54	
Amount paid for claims occurring during the year	$ 6,784 53	
Deduct salvages and reinsurances	565 41	
Net amount paid for said claims	$ 6,219 12	
Total net amount paid for plate glass claims		$ 7,218 66
Steam Boiler and Fly Wheel Risks.		
Amount paid for claims occurring during the year	$ 730 34	
Deduct salvages and reinsurances	70 53	
Total net amount paid for steam boiler and fly wheel claims		$ 659 81
Employers' Liability and Auto (Property Damage and Collision) Risks.		
Net amount paid for claims occurring in previous years	$ 4,102 85	
Net amount paid for claims occurring during the year	3,211 10	
Total net amount paid for employers' liability and automobile claims		$ 7,313 95
Total net amount paid for claims		$ 37,756 44
Commission or brokerage		68,087 43
Salaries of agents, $24,094.68; travelling expenses, $3,689.75		27,784 43
Taxes		2,710 29
All other payments, viz.: Postage, telegrams, telephone and express, $2,115.51; rent, $2,613.10; printing and stationery, $62.55; furniture and fixtures, $152; medical fees, $59; sundry, $523.77; legal expenses, $100		5,625 93
Total expenditure in Canada		$ 241,964 52

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Accident Risks.			
Gross policies in force at date of last statement ..	5,326	$ 32,672,983	$ 94,077 65
Taken during the year, new and renewed	4,670	32,929,783	125,570 42
Totals	9,996	$ 65,602,766	$ 219,648 07
Deduct terminated	5,003	32,728,683	129,762 90
Gross and net in force at Dec. 31, 1914	4,993	$ 32,874,083	$ 89,885 17
Sickness Risks.			
Gross policies in force at date of last statement	4,012	$ 2,300,643	$ 80,525 54
Taken during the year, new and renewed	3,975	2,183,658	107,462 24
Totals	7,987	$ 4,484,301	$ 187,987 78
Deduct terminated	3,977	2,207,736	109,913 06
Gross and net in force at Dec. 31, 1914	4,010	$ 2,276,565	$ 78,074 72

The Fidelity and Casualty —*Continued.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

Burglary Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	1,200	$ 2,030,060	$ 22,998 23
Taken during the year, new and renewed	1,272	2,293,315	24,710 02
Totals	2,472	$ 4,323,375	$ 47,708 25
Deduct terminated	1,257	2,073,460	27,018 63
Gross and net in force at Dec. 31, 1914	1,215	$ 2,249,915	$ 20,689 62
Liability and Auto (Property Damage and Collision) Risks.			
Gross policies in force at date of last statement	224	$ 2,147,300	$ 13,186 92
Policies taken during the year	328	2,313,000	21,315 75
Totals	552	$ 4,460,300	$ 34,502 67
Deduct terminated	216	1,726,800	19,429 45
Gross and net in force at Dec. 31, 1914	336	$ 2,733,500	$ 15,073 22
Steam Boiler and Fly Wheel Risks.			
Gross policies in force at date of last statement	181	$ 6,453,500	$ 47,370 36
Policies taken during the year	241	2,978,500	25,942 09
Totals	422	$ 9,432,000	$ 73,312 45
Deduct terminated	65	1,580,000	17,141 66
Gross and net in force at Dec. 31, 1914	357	$ 7,852,000	$ 56,170 79
Plate Glass Risks.			
Gross policies in force at date of last statement	821	$ 709,486	$ 24,100 97
Policies taken during the year	1,458	696,088	23,378 65
Totals	2,279	$ 1,405,574	$ 47,479 62
Deduct terminated	973	586,751	24,026 26
Gross in force at end of year	1,306	$ 818,823	$ 23,453 36
Deduct reinsured		5,665	141 62
Net in force at Dec. 31, 1914	1,306	$ 813,158	$ 23,311 74

Total number of policies in force	12,217	
Total net amount in force		$48,799,221 00
Total premiums thereon		283,205 26

General Business Statement for the Year ending December 31, 1914.

INCOME.

Total net cash received for premiums	$ 9,055,252 08
Interest and dividends	409,609 31
Rents	124,917 82
Fidelity insurance fund (subscriptions from agents and employees)	951 92
Agents' balances charged off	575 34
Suspense account	3,438 29
Munich Reinsurance Co., Reserve retained under contract	104,115 81
Gross profit on sale or maturity of stocks	147,582 82
All other income	2,998 73
Total income	$ 9,849,442 12

DISBURSEMENTS.

Net amount paid for losses	$ 3,739,096 82
Investigation and adjustment of claims	619,611 31
Commissions or brokerage, (less amount received on return premiums and reinsurance)	2,271,227 86
Cash paid stockholders for interest or dividends	200,000 00
Salaries, travelling and all other expenses of agents not paid by commissions	467,251 91
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	537,081 48
Medical examiners' fees and salaries	12,592 48
Inspections (other than medical and claim)	309,411 64
State taxes on premiums, Insurance Department licenses and fees	161,327 62
Taxes on real estate	21,889 02

THE FIDELITY AND CASUALTY—*Concluded.*

DISBURSEMENTS—*Concluded.*

Rents	$ 78,459 04
All other taxes, licenses and fees	22,362 99
Agents' balances charged off	2,501 13
Gross decrease, by adjustment in book value of real estate	25,000 00
Gross loss on sale or maturity of stocks	10,387 50
All other expenditure	348,062 21
Total disbursements	$ 8,826,263 01

LEDGER ASSETS.

Book value of real estate	$ 1,368,893 45
Premiums in course of collection	1,783,621 11
Book value of bonds and stocks	8,669,152 32
Cash on hand, in trust companies and in banks	616,792 15
Agents' balances and sundry ledger assets	219,937 64
Total ledger assets	$12,658,396 67

NON-LEDGER ASSETS.

Interest accrued	76,274 03
Gross assets	$12,734,670 70
Deduct assets not admitted	875,941 17
Total admitted assets	$11,858,729 53

LIABILITIES.

Net amount of unpaid claims and expenses of settlement	$ 2,697,585 80
Total unearned premiums	4,915,445 39
Commissions, brokerage and other charges due or to become due to agents or brokers	362,395 34
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	10,226 16
Federal, State, and other taxes due or accrued, (estimated)	141,566 31
Reinsurance	43,190 28
Expenses of investigation and adjustment of unpaid claims (est.)	38,500 00
Reserve for contingencies	500,000 00
Fidelity Insurance fund	12,656 36
Unearned premiums retained under contract with Munich Reinsurance Company	88,248 69
Suspense account	7,767 26
All other liabilities	2,027 13
Total	$ 8,819,608 72
Capital stock paid in cash	1,000,000 00
Surplus beyond capital and other liabilities	2,039,120 81
Total liabilities	$11,858,729 53

EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1914.
	$	$	$
Accident	2,689,290 06	2,786,995 61	1,965,210 60
Health	1,850,037 07	1,859,027 49	1,306,229 74
Liability	2,814,399 13	3,164,730 43	1,693,796 32
Plate glass	588,094 83	595,859 19	463,683 24
Steam boiler	655,625 64	580,521 88	985,752 18
Burglary and theft	803,469 39	757,422 30	793,635 53
Fidelity	365,528 82	344,278 30	298,819 05
Fly wheel	111,452 86	98,694 72	219,126 92
Workmen's collective	6,924 92	13,038 89	3,419 20
Surety	326,597 43	323,176 46	233,182 74
Auto and teams, property damage and collision	178,445 21	142,432 09	121,122 79
Workmen's compensation	2,712,517 67	1,800,778 46	1,630,982 90

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—PELEG HOWLAND. Secretary and Manager—JOHN J. DURANCE.

Principal Office—Toronto.

(Incorporated by an Act of the Parliament of Canada, 6 Edward VII, cap. 98; assented to July 13, 1906. Dominion license issued September 4, 1906.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed	200,000 00
Amount paid thereon in cash	50,000 00
Amount of premium on capital stock paid in by stockholders	35,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debs. owned by the Company:—

	Par value.	Book value.	Market value.
On deposit with Receiver General:			
City of Salaberry of Valleyfield, 1933, 5 p.c.	$ 3,000 00	$ 3,150 84	$ 2,790 00
City of Winnipeg, 1925, 4 p.c.	8,000 00	7,975 60	7,360 00
City of Victoria, 1915, 4 p.c.	6,000 00	5,993 48	5,880 00
Town of Brampton, 1915 to 1921, 4½ p.c.	12,459 02	12,459 02	11,960 66
City of Saskatoon, 1939, 5 p.c.	5,000 00	5,276 07	4,700 00
City of Revelstoke, 1960, 5 p.c.	5,000 00	5,000 00	4,300 00
City of Kamloops, 1931, 5 p.c.	5,000 00	5,000 00	4,500 00
Total on deposit with Receiver General	$ 44,459 02	$ 44,855 01	$ 41,490 66
Held by the Company:			
Niagara Navigation Co., 1916, 4½ p.c.	10,000 00	9,929 23	9,700 00
Canada Landed and National Investment Co., Ltd., 1918, 4½ p.c.	10,000 00	10,000 00	10,000 00
City of Strathcona, S. D., 1915-1939, 5 p.c.	4,166 70	4,212 47	4,000 03
City of Salaberry of Valleyfield, 1933, 5 p.c.	2,000 00	2,100 54	1,860 00
City of Cranbrook, 1915 to 1929, 5 p.c.	4,165 35	4,165 35	3,873 78
Town of Red Deer, 1915 to 1927, 6 p.c.	1,775 24	1,912 29	1,739 74
City of Wetaskiwin, 1915 to 1931, 5 p.c.	5,428 00	5,377 78	4,993 76
City of Wetaskiwin, 1915 to 1960, 5 p.c.	4,896 99	4,896 99	4,162 44
City of Prince Albert, 1915 to 1923, 4½ p.c.	3,911 73	3,859 93	3,677 03
City of Prince Albert, 1942, 4½ p.c.	15,000 00	13,745 79	12,300 00
City of Hamilton, 1915 to 1921, 4 p.c.	7,261 08	7,258 01	7,043 25
City of Guelph, 1926, 4 p.c.	5,000 00	4,318 95	4,500 00
Town of Meaford, 1923 to 1927, 5 p.c.	5,444 07	5,013 62	5,171 87
Town of Meaford, 1927 to 1932, 5 p.c.	2,841 43	2,555 83	2,670 94
Town of Welland, 1933, 5 p.c.	11,000 00	9,780 49	10,670 00
Town of Wingham, 1929 to 1933, 5 p.c.	2,952 96	2,679 28	2,775 78
City of Nanaimo, 1960, 5 p.c.	5,000 00	5,000 00	4,350 00
City of Moosejaw, 1950, 4½ p.c.	2,006 63	1,920 88	1,745 77
Colonial Investment & Loan Co., 1915, 4½ p.c.	10,000 00	10,000 00	10,000 00
Town of St. Albert, 1915 to 1928, 5 p.c.	3,972 12	3,847 56	3,495 47
Municipality of Strathcona, 1921, 5 p.c.	2,800 00	2,800 00	2,604 00
Town of North Bay, 1922, 5 p.c.	2,703 27	2,535 39	2,535 39
Town of Palmerston, 1925 to 1929, 5 p.c.	3,308 65	3,121 08	3,121 08
City of Toronto, 1924, 4½ p.c.	10,000 00	9,875 00	9,875 00
C.P.R. Note Certificates, 1924, 6 p.c.	1,040 00	832 00	832 00

THE GENERAL ACCIDENT—*Continued.*

ASSETS—*Concluded.*

Bonds and debs. owned by the Company—*Concluded.*

Held by the Company—Concluded.	Par value.	Book value.	Market value.
Edmonton S.D., 1921, 4½ p.c.	$ 5,000 00	$ 4,855 33	$ 4,550 00
City of St. Catharines, 1933, 4½ p.c.	5,000 00	4,559 32	4,650 00
City of St. Catharines, 1942, 4½ p.c.	5,600 00	5,183 83	5,152 00
City of Cranbrook, 1951, 5 p.c.	5,000 00	4,608 16	4,200 00
Total par, book and market values	$ 201,733 24	$ 195,800 11	$ 187,739 99

Carried out at book value		$ 195,800 11

Stocks, viz.:—	Par value.	Book value.	Market value.
325 shares Consumers' Gas Co. stock	$ 16,250 00	$ 31,950 12	$ 27,300 00
52 shares C. P. R. stock	5,200 00	8,164 75	10,764 00
116 shares Imperial Bank stock	11,600 00	25,631 00	24,476 00
	$ 33,050 00	$ 65,745 87	$ 62,540 00

Carried out at book value		65,745 87
Cash at head office		150 00
Cash in the Imperial Bank of Canada		39,873 82
Agents' ledger balances		3,162 73
Staff life account, $21.62: Balance due from travelling expense account, $146.64; General Fire Ass. Corp., Ltd., Toronto, $76.03; Canadian Casualty Company, $442.61		686 90
Total ledger assets		$ 305,419 43
Deduct market value of bonds and stocks under book value		11,265 99
		$ 294,153 44

OTHER ASSETS.

Interest accrued		4,553 37
Office furniture and fixtures		3,158 78
Premiums due and uncollected on policies in force.		
Accident	$ 7,138 28	
Sickness	5,007 70	
Employers' liability	29,111 67	
Automobile	3,520 91	
Total	$ 44,778 56	
Less commission	11,752 27	
Net amount of outstanding premiums		33,026 29
Total assets		$ 334,891 88

LIABILITIES.

(1) *Liabilities in Canada.*

Unsettled claims:.		
Accident claims, unadjusted	$ 3,121 87	
Sickness "	3,440 17	
Liability "	30,891 05	
Liability claims, resisted in suit	12,200 00	
Automobile claims, unadjusted	1,327 00	
Automobile claims, resisted in suit	2,400 00	
Total net amount of unsettled claims ($2,756 accrued in previous years)		$ 53,380 09
Reserve of unearned premiums:		
Accident	$ 15,164 84	
Sickness	10,168 33	
Liability	38,269 25	
Automobile	21,325 48	
Total reserve $84,927.90; carried out at 80 per cent		67,942 32
Estimated reserve for return premiums under employers' liability policies cancelled at December 31, 1914		8,074 00
Due and accrued for salaries, rent, etc		5,173 48
Due for reinsurance		359 55
Taxes due and accrued		2,685 00
Total liabilities in Canada		$ 137,614 44

The General Accident—*Continued.*

LIABILITIES—*Concluded.*

(2) Liabilities in other countries.

Unsettled claims:—		
Accident claims, unadjusted	$ 1,950 00	
Sickness claims, unadjusted	50 00	
Employers' liability claims, unadjusted	5,000 00	
Total net amount of unsettled claims		$ 7,000 00
Reserve of uncarned premiums:—		
Accident	$ 626 31	
Sickness	227 00	
Liability	4,440 85	
Automobile	612 12	
Total reserve $5,906.28; carried out at 80 per cent		4,725 02
Total liabilities in other countries		$ 11,725 02
Total liabilities (except capital stock) in all countries		$ 149,339 46
Excess of assets over liabilities		$ 185,552 42
Capital stock paid in cash		50,000 00
Surplus over liabilities and capital		$ 135,552 42

INCOME.

For Accident Risks.	In Canada.	In other countries.	
Gross cash received for premiums	$ 58,050 44	$ 1,076 49	
Deduct reinsurance	2,861 09	.....	
Net cash received for accident premiums	$ 55,189 35	$ 1,076 49	
For Sickness Risks.			
Gross cash received for premiums	$ 47,659 51	$ 573 26	
Deduct reinsurance	1,460 12	.....	
Net cash received for sickness premiums	$ 46,209 39	$ 573 26	
For Employers' Liability Risks.			
Gross cash received for premiums	$ 155,916 82	$ 21,327 11	
Deduct reinsurance	498 45	.....	
Net cash received for employers' liability premiums	$ 155,418 37	$ 21,327 11	
For Automobile Risks.			
Gross cash received for premiums	$ 42,254 38	$ 2,003 49	
Deduct reinsurance	27 60	.....	
Net cash received for automobile premiums	$ 42,226 78	$ 2,003 49	
Total net cash received for premiums in all countries			$ 324,024 24
Received for interest on investments			13,281 67
Total income			$ 337,305 91

EXPENDITURE.

For Accident Risks.	In Canada.	In other countries.	
Net amount paid for claims occurring in previous years	$ 2,752 57	$ 103 12	
Amount paid for claims occurring during the year	$ 22,410 03	$ 283 98	
Deduct reinsurances	589 15	.....	
Net amount paid for said claims	$ 21,820 88	$ 283 98	
Total net amount paid for accident claims	$ 24,573 45	$ 387 10	

THE GENERAL ACCIDENT—*Continued.*

EXPENDITURE—*Concluded.*

For Sickness Risks.	In Canada.	In other countries.
Net amount paid for claims occurring in previous years	$ 2,128 59	$ 456 25
Amount paid for claims occurring during the year	$ 18,311 77	$ 138 55
Deduct reinsurances	448 21	.....
Net amount paid for said claims	$ 17,863 56	$ 138 55
Total net amount paid for sickness claims	$ 19,992 15	$ 594 80
For Employers' Liability Risks.		
Net amount paid for claims occurring in previous years	$ 27,328 64	
Amount paid for claims occurring during the year	44,252 22	
Total net amount paid for employers' liability claims	$ 71,580 86	
For Automobile Risks.		
Net amount paid for claims occurring in previous years	$ 3,153 80	
Amount paid for claims occurring during the year	6,207 93	
Total net amount paid for automobile claims	$ 9,361 73	

Total net amount paid for claims in all countries	$ 126,490 09
Dividends paid during the year	30 000 00
Commission or brokerage (including com. on profit)	88,825 22
Paid for salaries of officials, $25,111.58; do., of agents, $1,979.97; directors' fees, $2,000; auditors' fees, $750; travelling expenses, $5,610.54; entertainment, $398.34	35,850 43
Taxes	4,814 13
All other expenditure, viz.: Advertising, $3,126.89; legal expenses, $694.59; printing and stationery, $2,650.01; postage, telegrams, telephone and express, $5,265.42; rent, $2,924; furniture and fixtures, $325.20; Can. Information bureau, $200; Cas. Underwriters' Association, $150; medical examiners' fees, $287; elevator inspection fees, $3,382.43; life assurance scheme, $30.49;	19,036 03
Total expenditure	$ 305,015 90

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1913	$ 272,580 61
Amount of income as above	337,305 91
Total	$ 609,886 52
Amount of expenditure as above	305,015 90
Balance, net ledger assets, December 31, 1914 ($305,419.43—less $548.81 net ledger liabilities)	$ 304,870 62

The General Accident—*Continued.*

RISKS AND PREMIUMS.

	In Canada.			In other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
Accident Risks.		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at date of last statement...	1,875	5,705,750	29,378 17	148	312,250	1,547 93	2,023	6,018,000	30,926 10
Taken during the year, new.....	1,203	2,850,500	12,586 52	6	16,500	107 50	1,209	2,867,000	12,694 02
Taken during the year, renewed....	2,423	7,634,000	32,439 87	113	261,450	1,493 26	2,536	7,895,450	33,933 13
Total.....	5,501	16,190,250	74,404 56	267	590,200	3,148 69	5,768	16,780,450	77,553 25
Deduct terminated.	3,411	9,957,500	43,220 75	177	380,000	1,896 06	3,588	10,337,500	45,116 81
Gross in force at end of year.....	2,090	6,232,750	31,183 81	90	210,200	1,252 63	2,180	6,442,950	32,436 44
Deduct reinsured...	.....	496,750	2,433 98	.....	.....	.....	.....	496,750	2,433 98
Net in force at December 31, 1914	2,090	5,736,000	28,749 83	90	210,200	1,252 63	2,180	5,946,200	30,002 46
Employers' Liability Risks.									
Gross policies in force at date of last statement....	1,105	11,080,000	115,231 32	637	5,657,000	16,527 46	1,742	16,737,000	131,758 78
Taken during the year, new.....	409	3,929,000	104,641 63	467	4,369,500	12,628 30	876	8,298,500	117,269 93
Taken during the year, renewed....	867	8,760,000	92,910 39	.....	.....	.....	867	8,760,000	92,910 39
Total.....	2,381	23,769,000	312,783 34	1,104	10,026,500	29,155 76	3,485	33,795,500	341,939 10
Deduct terminated.	1,773	17,755,000	239,532 51	703	6,319,500	20,159 23	2,476	24,074,500	259,691 74
Gross in force at end of year.....	608	6,014,000	73,250 83	401	3,707,000	8,996 53	1,009	9,721,000	82,247 36
Deduct reinsured...	.....	10,000	23 10	.....	10,000	50 00	.....	20,000	73 10
Net in force at December 31, 1914	608	6,004,000	73,227 73	401	3,697,000	8,946 53	1,009	9,701,000	82,174 26
Sickness Risks.									
Gross policies in force at date of last statement....	1,488	.....	18,463 84	25	.....	500 50	1,513	.....	18,964 34
Taken during the year, new.....	901	.....	9,542 12	2	.....	41 00	903	.....	9,583 12
Taken during the year, renewed....	1,523	.....	21,712 04	26	.....	495 50	1,549	.....	22,207 54
Total.....	3,912	.....	49,718 00	53	.....	1,037 00	3,965	.....	50,755 00
Deduct terminated.	2,692	.....	29,832 44	29	.....	583 00	2,721	.....	30,415 44
Gross in force at end of year.....	1,220	.....	19,885 56	24	.....	454 00	1,244	.....	20,339 56
Deduct reinsured...	.....	.....	1,128 75	.....	.....	.....	.....	.....	1,128 75
Net in force at December 31, 1914	1,220	.....	18,756 81	24	.....	454 00	1,244	.....	19,210 81

The General Accident—*Concluded.*

RISKS AND PREMIUMS—*Concluded.*

	In Canada.			In other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
Automobile.		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at date of last statement....	871	8,716,000	46,345 30	389	2,334,000	2,265 23	1,260	11,050,000	48,610 53
Taken during the year, new.....	947	8,519,000	42,410 38	404	3,203,500	2,150 52	1,351	11,722,500	44,560 90
Taken during the year, renewed....	443	4,440,000	26,309 40	.....	.....	.....	443	4,440,000	26,309 40
Total.....	2,261	21,675,000	115,065 08	793	5,537,500	4,415 75	3,054	27,212,500	119,480 83
Deduct terminated.	1,395	13,956,000	72,786 51	506	3,006,500	3,191 52	1,901	16,962,500	75,978 03
Gross in force at end of year.....	866	7,719,000	42,278 57	287	2,531,000	1,224 23	1,153	10,250,000	43,502 80
Deduct reinsured...	.....	10,000	27 60	.....	.....	.....	.....	10,000	27 60
Net in force at December 31, 1914	866	7,709,000	42,250 97	287	2,531,000	1,224 23	1,153	10,240,000	43,475 20

Total number of policies in force, December 31, 1914	5,586	
Total net amount in force		$25,887,200 00
Total premiums thereon		174,862 73

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—ROBERT NESS. | Secretary—BARON JOSEPH D'HALEWYN.
Vice-President—L. A. LAVALLEE. | Manager—R. A. LEDUC.
Principal Office—Montreal.

(Incorporated by an Act of the Parliament of Canada, April 27, 1907. Dominion license issued November 5, 1908.)

CAPITAL.

Amount of joint stock capital authorized	$ 500,000 00
Amount subscribed	117,400 00
Amount paid in cash	56,070 00
Amount of premium on capital stock paid in by stockholders	40 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount of loans secured by mortgage on real estate, second liens				$ 6,500 00
Bonds and debs. on deposit with Receiver General:—	Par value.	Book value.	Market value.	
Municipalite Scolaire de St. Jean de la Croix, 1938, 5 p.c.	$ 11,000 00	$ 11,000 00	$ 10,010 00	
City of Columbia (Grand Forks, B.C.), 1920, 6 p.c.	5,000 00	5,175 50	4,850 00	
Parish of St. Romuald d'Etchemin, 1939, 5 p.c.	5,000 00	5,000 00	4,500 00	
Village of Cartierville, 1942, 5 p.c.	5,000 00	4,906 00	4,650 00	
Total on deposit with Receiver General	$ 26,000 00	$ 26,081 50	$ 24,010 00	
Carried out at book value				26,081 50
Cash at head office				1,508 25
Cash in Hochelaga Bank				3,280 93
Advances to agents				44 59
Total ledger assets				$ 37,415 27
Deduct market value of bonds and debentures under book value				2,071 50
				$ 35,343 77

OTHER ASSETS.

Interest accrued	560 83
Office furniture	2,322 60
Amount of outstanding premiums ($9,616.37 less $1,857.99 com.)	7,758 38
Medical fees	24 50
Total assets	$ 46,010 08

LIABILITIES.

Unsettled claims, viz.:—		
Live stock claims, unadjusted	$ 7,240 83	
Live stock claims, resisted in suit	1,700 00	
Total net amount of unsettled live stock claims		$ 8,940 83
Reserve of unearned premiums, $23,584.85; carried out at 80 per cent		18,867 88
Taxes due and accrued		365 05
Net amount due for reinsurance		1,158 21
Total liabilities (except capital stock)		$ 29,331 97
Surplus of assets over liabilities		$ 16,678 11
Capital stock paid in cash		56,070 00

THE GENERAL ANIMALS—*Concluded.*

INCOME.

Gross cash received for premiums	$ 79,902 31	
Deduct reinsurance, $3,177.76; return premiums, $7,670.80	10,848 56	
Total net cash received for live stock premiums		$ 69,053 75
Received for interest		2,952 24
Total		$ 72,005 99
Received for calls on capital		9,110 00
Total income		$ 81,115 99

EXPENDITURE.

Net amount paid for claims occurring in previous years	$ 6,367 99	
Amount paid for claims occurring during the year	$ 39,927 50	
Deduct reinsurances	350 00	
Net amount paid for said claims	$ 39,577 50	
Total net amount paid for live stock claims		$ 45,945 49
Commission or brokerage		13,536 93
Paid for salaries of officials, $6,847.47; do., of agents, $2,783.38; directors' fees, $840; auditors' fees, $200; travelling expenses, $2,285.21		12,956 06
Taxes		2,171 38
All other expenditure, viz: Printing and stationery, $1,245.10; furniture and fixtures, $274.31; advertising, $2,023.23; sundry expenses, $400.70; postage, express, telegrams and telephone, $731.27; rent, $1,945.83; legal expenses, $638.85; collection, discount and exchange, $132.25; medical examiners' fees, $88.80		7,480 34
Total expenditure		$ 82,090 20

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1913	$ 38,389 48
Amount of income as above	81,115 99
Total	$ 119,505 47
Amount of expenditure as above	82,090 20
Balance, net ledger assets, at December 31, 1914	$ 37,415 27

RISKS AND PREMIUMS.

Live Stock Risks.	No.	Amount.	Premiums.
Gross policies in force at Dec. 31, 1913	1,791	$ 823,899	$ 63,889 26
Policies taken during the year	2,882	1,610,098	79,138 32
Total	4,673	$ 2,433,997	$ 143,027 58
Deduct terminated	3,251	1,799,079	94,323 47
Gross in force at December 31, 1914	1,422	$ 634,918	$ 48,704 11
Deduct reinsured		24,915	1,534 40
Net in force at December 31, 1914	1,422	$ 610,003	$ 47,169 71

THE GLOBE INDEMNITY COMPANY OF CANADA.

(Formerly The Canadian Railway Accident Insurance Company.)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—J. GARDNER THOMPSON. | Vice-President—LEWIS LAING.
Manager and Secretary—JOHN EMO. | Head Office—Montreal, P.Q.

(Incorporated July 23, 1894, by 57-58 Vic., cap. 118; amended in 1899 by 62-63 Vic., cap. 106 and again in 1914, the name of the Company being changed to "The Globe Indemnity Company of Canada." Commenced business in Canada August 27, 1895.)

CAPITAL.

Amount of capital authorized	$ 500,000 00
Amount of capital subscribed	250,000 00
Amount of capital paid thereon in cash	100,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Loans secured by bond or mortgage on real estate, first liens	$ 10,500 00

Bonds and debs. owned by the Company, viz.:—

On deposit with Receiver General:—	Par value.	Book value.	Market value.
City of Medicine Hat, 1928, 5 p.c.	$ 5,000 00	$ 5,187 51	$ 4,750 00
City of Vancouver, 1944, 3½ p.c.	5,000 00	4,553 80	3,850 00
City of Belleville, 1940, 4 p.c.	5,000 00	5,097 41	4,250 00
City of Winnipeg, 1917, 4 p.c.	10,000 00	10,000 00	9,700 00
City of Winnipeg S. D., 1933, 4 p.c.	10,000 00	10,000 00	8,800 00
City of Fort William, 1926, 4½ p.c.	5,000 00	5,045 02	4,650 00
City of Stratford, 1928, 4 p.c.	2,000 00	2,000 00	1,760 00
City of Stratford, 1929-1931, 4 p.c.	3,000 00	3,000 00	2,610 00
Town of Brockville, 1922, 4½ p.c.	5,000 00	5,034 26	4,600 00
City of Port Arthur, 1935, 5 p.c.	10,000 00	10,563 31	9,500 00
Province of Ontario, 1939, 4 p.c.	15,000 00	15,240 00	14,250 00
School Com'rs St. Leo Westmount, 1950, 5 p.c.	10,000 00	10,459 47	9,100 00
School Com'rs Village Côté La Visitation 1951, 5½ p.c.	30,000 00	33,101 86	28,800 00
School Com'rs St. Stanislas de Montreal 1962, 5½ p.c.	20,000 00	20,842 52	20,200 00
Total on deposit with Receiver General	$ 135,000 00	$ 140,125 16	$ 126,820 00

Bonds and debs. owned by the Company—*Concluded.*

Held by the Company:—	Par value.	Book value.	Market value
City of Guelph, 1917, 5 p.c.	$ 5,840 00	$ 5,925 53	$ 5,840 00
City of Chatham, 1920-1923, 5 p.c.	12,000 00	12,075 00	11,880 00
City of Lachine, 1953, 5 p.c.	25,000 00	22,719 86	23,750 00
City of Toronto, R. C. School, 1933, 5 p.c.	30,000 00	28,785 00	29,700 00
Dauphin, Man., S. D., 1929, 5 p.c.	20,292 65	20,840 98	17,248 75
Town of Bracebridge, 1926 to 1929, 4½ p.c.	12,410 77	12,141 49	11,169 69
City of Moose Jaw, 1924 5 p.c.	500 00	517 36	490 00
City of Moose Jaw, 1926-27, 5 p.c.	1,000 00	1,034 72	970 00
City of Moose Jaw, 1929-30, 5 p.c.	1,000 00	1,034 72	970 00
City of Moose Jaw, 1932-33, 5 p.c.	1,000 00	1,034 72	960 00
City of Moose Jaw, 1935-36, 5 p.c.	1,000 00	1,034 72	960 00
City of Moose Jaw, 1938, 5 p.c.	500 00	517 37	480 00
St. Georges School, 1960, 4½ p.c.	20,000 00	19,668 21	15,600 00
St Edouard School, 1949, 5½ p.c.	15,000 00	17,123 53	13,350 00
Town of Maisonneuve 1951, 4½ p.c.	30,173 32	30,679 82	27,156 00
Rural Mun. of Assiniboia, 1935, 5 p.c.	4,685 13	4,271 13	4,310 32
Rural Mun. of Assiniboia, 1936, 5 p.c.	7,069 36	6,444 68	6,503 81
Rural Mun. of Assiniboin, 1937, 5 p.c.	8,472 87	7,724 18	7,795 04
Prov. of Alberta, 1923, 4½ p.c.	25,000 00	24,111 11	24,000 00
Total par, book and market values	$ 355,944 10	$ 357,809 29	$ 329,953 61

THE GLOBE INDEMNITY—*Continued.*

ASSETS—*Concluded.*

Carried out at book value		$ 357,809 29
Cash at head office and branches		10,710 22
Cash in banks, viz:—		
Royal Bank, Montreal	$ 36,610 99	
" Winnipeg	500 00	
" Vancouver	750 00	
" Fort William	250 00	
" Calgary	750 00	
Bank of Ottawa, Montreal	704 90	
Total cash in banks		39,565 89
Total ledger assets		$ 418,585 40
Deduct market value of bonds and debentures under book value		27,855 68
		$ 390,729 72

OTHER ASSETS.

Railroad collection lists due	7,289 98
Interest accrued	4,595 38
Office furniture and equipment	12,106 08
Outstanding premiums: accident, $61,529.57; employers liability, $27,459.43; sickness, $43,783.62; automobile, $10,295.80; guarantee, $434; burglary, $41. Total, $143,543.42, (less commission, $29,025.15)	114,518 27
Total assets	$ 529,239 43

LIABILITIES.

Net amount of claims unsettled:—		
Accident, unadjusted ($2,050 accrued in previous years)	$ 19,130 00	
Sickness, unadjusted	12,783 00	
Employers' liability, unadjusted ($9,250 accrued in previous years.)	51,066 47	
Automobile, unadjusted	4,710 48	
Total net amount of unsettled claims		$ 87,689 95
Reserve of unearned premiums: accident, $88,450.64; sickness, $58,899.12; employers' liability, $32,715.27; burglary, $133.38; guarantee, $660.65; automobile, $20,336.56. Total $201,195.62; carried out at 80 per cent		160,956 50
Due for reinsurance premiums		533 58
Due and accrued for rent		583 35
Taxes due and accrued		4,674 76
Agents' credit balances		2,830 64
Total liabilities (excluding capital stock)		$ 257,268 78
Excess of assets over liabilities		$ 271,970 65
Capital stock paid in cash		100,000 00
Surplus over liabilities and capital		$ 171,970 65

INCOME.

Accident Risks.		
Gross cash received for premiums	$ 234,400 85	
Deduct reinsurance, $8,713.38; return premiums, $27,052.47	35,765 85	
Net cash received for said premiums		$ 198,635 00
Employers' Liability Risks.		
Gross cash received for premiums	$ 177,983 42	
Deduct reinsurance, $10,686.18; return premiums, $8,372.05	19,058 23	
Net cash received for premiums		$ 158,925 19
Sickness Risks.		
Gross cash received for premiums	$ 150,196 48	
Deduct return premiums	13,094 44	
Net cash received for said premiums		$ 137,102 04
Burglary Risks.		
Net cash received for premiums		$ 128 00
Guarantee Risks.		
Net cash received for premiums		$ 400 50

The Globe Indemnity—*Continued.*

INCOME—*Concluded.*

Automobile Risks.		
Gross cash received for premiums	$ 46,538 32	
Deduct reinsurance, $105.40; return premiums, $8,294.77	8,400 17	
Net cash received for said premiums	$ 38,138 15	
Total net cash received for premiums		$ 533,328 88
Received for interest on investments		17,234 78
Total		$ 550,563 66
Received for increased capital (stock bonus)		37,500 00
Total income		$ 588,063 66

EXPENDITURE.

Accident Risks.		
Net amount paid for claims occurring in previous years	$ 34,987 44	
Amount paid for claims occurring during the year	$ 90,135 77	
Deduct reinsurances	4,869 51	
Net amount paid for said claims	$ 85,266 26	
Total net amount paid for accident claims	$ 120,253 70	
Employers' Liability Risks.		
Net amount paid for claims occurring in previous years	$ 44,940 67	
Amount paid for claims occurring during the year	$ 32,955 03	
Deduct reinsurances	2,753 09	
Net amount paid for said claims	$ 30,201 94	
Total net amount paid for employers' liability claims	$ 75,142 61	
Burglary Risks.		
Total net amount paid for burglary claims occurring during the year	$ 17 50	
Sickness Risks.		
Net amount paid for claims occurring in previous years	$ 19,830 57	
Amount paid for claims occurring during the year	$ 64,445 17	
Deduct reinsurances	478 56	
Net amount paid for said claims	$ 63,966 61	
Total net amount paid for sickness claims	$ 83,797 18	
Automobile Risks.		
Net amount paid for claims occurring in previous years	$ 3,109 72	
Amount paid for claims occurring during the year	$ 7,545 18	
Deduct salvages and reinsurances	15 00	
Net amount paid for said losses	$ 7,530 18	
Total net amount paid for automobile losses	$ 10,639 90	
Total net amount paid for claims		$ 289,850 89
Commission or brokerage		164,411 23
Paid for salaries of officials, $39,443.69; auditors' fees, $1,300.10; directors' fees, $1,040.11; travelling expenses, $773.08		42,556 98
Dividends paid (including $37,500 stock bonus)		47,500 00
Taxes		8,934 89
Miscellaneous payments, viz: Furniture and fixtures, $1,529.25; printing and stationery, $11,428.47; rent, $7,338.88; legal costs, $1,551.57; postage, telephone, express and telegrams, $5,965.17; lighting, $359.15; exchange, $464.03; advertisements, $8,111.29; miscellaneous bond premiums, $439.98; underwriters' association fees, $214.35; elevator inspections, $603.70; sundries, $2,307.65		40,333 49
Total expenditure		$ 593,587 48

THE GLOBE INDEMNITY—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1913	$ 421,278 58
Income as above	588,063 66
Total	$ 1,009,342 24
Expenditure as above	593,587 48
Balance, net ledger assets December 31, 1914 ($418,585.40, less $2,830.64, ledger liabilities)	$ 415,754 76

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Accident Risks.			
Gross policies in force at date of last statement	18,961	$ 32,825,547	$ 262,242 70
Taken during the year, new and renewed	21,496	38,480,554	203,382 89
Total	40,457	$ 71,306,101	$ 465,625 59
Deduct terminated	28,268	47,482,378	280,210 11
Gross in force at end of year	12,189	$ 23,823,723	$ 185,415 48
Deduct reinsured		1,684,691	8,514 20
Net in force at December 31, 1914	12,189	$ 22,139,032	$ 176,901 28
Employers' Liability Risks.			
Gross policies in force at date of last statement	678	$ 6,785,000	$ 99,314 95
Taken during the year, new and renewed	687	6,894,000	155,858 43
Total	1,365	$ 13,679,000	$ 255,173 38
Deduct terminated	958	9,597,000	184,693 58
Gross in force at end of year	407	$ 4,082,000	$ 70,479 80
Deduct reinsured		7,143	5,078 55
Net in force at December 31, 1914	407	$ 4,074,857	$ 65,401 25
Sickness Risks.			
Gross policies in force at date of last statement	15,369	.....	$ 148,384 53
Taken during the year, new and renewed	17,724	.....	131,574 41
Total	33,093	.....	$ 279,958 94
Deduct terminated	24,224	.....	162,160 69
Gross and net in force at December 31, 1914	8,869	.....	$ 117,798 25
Automobile Risks.			
Gross in force at date of last statement	1,154	$ 2,509,200	$ 32,539 51
Taken during the year, new and renewed	2,000	4,145,000	49,220 22
Total	3,154	$ 6,654,200	$ 81,759 73
Deduct terminated	1,537	3,060,000	40,981 22
Gross in force at end of year	1,617	$ 3,594,200	$ 40,778 51
Deduct reinsured		10,000	105 40
Net in force at December 31, 1914	1,617	$ 3,584,200	$ 40,673 11
Burglary Risks.			
Taken during the year, new and renewed	17	.....	$ 169 00
Gross and net in force December 31, 1914	17	.....	$ 169 00
Guarantee Risks.			
Taken during the year, new	27	$ 264,266	$ 1,834 50
Gross and net in force, December 31, 1914	27	$ 264,266	$ 1,834 50

Total number of policies in force at date	23,126	
Total net amount in force		$30,062,355 00
Total premiums thereon		402,777 39

THE GUARANTEE COMPANY OF NORTH AMERICA.

Statement for the Year ending December 31, 1914.

President—Hartland S. MacDougall. Secretary—Richard B. Scott.
Vice-President and Managing Director—Henry E. Rawlings.
Head Office—57 Beaver Hall Hill, Montreal.

(Incorporated August 2, 1851, by Act of the Legislature of the Province of Canada, 14-15 Vic., cap. 36; amended in 1873 by 36 Vic., cap. 22; and in 1880 by 43 Vic., cap. 71; and in 1881 by 44 Vic., cap. 57; and in 1913 by 3-4 Geo. V., cap. 126. Commenced business in Canada, April, 1872. Commenced business in United States, January, 1881.)

Amount of capital authorized	$ 1,000,000 00
Amount subscribed	668,600 00
Amount paid thereon in cash	304,600 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Book value of real estate held by the company	$ 346,150 00

Bonds and debs. owned by the company, viz:—

	Par value.	Book value.	Market value.
Montreal Harbour, 1915, 5 p.c.	$ 2,000 00	$ 2,200 00	$ 2,000 00
*Montreal Harbour, 1917, 4 p.c.	4,000 00	4,080 00	3,920 00
*Montreal Harbour, 1918, 4 p.c.	7,000 00	7,140 00	6,790 00
City of Montreal Corp. stock, 1921, 4 p.c.	30,300 00	42,203 50	28,179 00
City of Montreal Corp. stock, 1921, 4 p.c.	1,100 00		1,056 00
*City of Montreal Corp. stock, 1925, 4 p.c.	10,000 00		9,400 00
City of Montreal Corp. stock, 1925, 4 p.c.	400 00		376 00
City of Montreal, 1939, 3½ p.c.	7,000 00	6,169 80	5,740 00
*City of Montreal, 1921, 4 p.c.	25,500 00	25,665 00	24,480 00
*City of Montreal, 1925, 4 p.c.	5,000 00	5,150 00	4,700 00
Lake Champlain and St. Lawrence Junction Railway (g'teed by C.P.R.) 1940, 4 p.c.	5,000 00	4,500 00	4,250 00
Province of Manitoba, 1935, 4 p.c.	20,000 00	20,600 00	18,600 00
City of Winnipeg, 1920, 4 p.c.	15,000 00	15,000 00	14,250 00
*City of Winnipeg S.D., 1935, 4 p.c.	10,000 00	9,975 00	8,800 00
City of Victoria, B.C., 1925, 4 p.c.	12,000 00	11,940 00	10,920 00
City of New York, 1960, 4½ p.c.	100,000 00	100,833 08	99,000 00
City of New York, 1917, 3½ p.c.	100,000 00	103,500 00	97,000 00
City of New York, 1917, 4 p.c.	10,000 00	9,937 50	9,900 00
City of Richmond, Va., 1920, 4 p.c.	500 00	525 00	485 00
City of Richmond, Va., 1924, 4 p.c.	14,000 00	14,700 00	13,300 00
City of Richmond, Va., 1926, 4 p.c.	1,500 00	1,520 00	1,425 00
Montreal Board of Trade, 2nd mortgage 1922, 5 p.c.	2,500 00	1,625 00	2,200 00
City of Toronto, 1915, 3½ p.c.	10,000 00	9,625 00	9,800 00
City of Montreal P.S. 1942, 4 p.c.	10,000 00	9,417 00	8,600 00
Total par, book and market values	$ 402,800 00	$ 406,305 88	$ 385,171 00

*On deposit with Receiver General.

The Guarantee Company of North America—*Continued.*

ASSETS—*Continued.*

Stocks.	Par value.	Book value.	Market value.
250 shares Montreal Tramway Co.	$ 25,000 00	$ 16,042 50	$ 19,000 00
1,500 " Montreal Telegraph Co. (g'teed div.)	60,000 00	96,335 80	82,200 00
220 " Toronto Ry. Co.	22,000 00	29,948 75	26,840 00
1,491 " U. S. Guarantee Company	149,100 00	164,010 00	223,650 00
800 " Western Union Telegraph Co.	80,000 00	68,463 00	46,400 00
2,032 " Bell Telephone Co. of Canada	203,200 00	247,019 00	286,512 00
700 " Mackay Companies preferred	70,000 00	49,968 75	45,500 00
256 " Bank of Montreal	25,600 00	61,861 29	59,136 00
1,100 " Pennsylvania R. R. Co.	55,000 00	70,308 72	60,500 00
116 " Merchants Bank of Canada	11,600 00	18,117 00	21,460 00
250 " Great Northern Ry. Co., Prefd. (80 p.c. pd.)	25,000 00	29,986 55	30,000 00
400 " Molsons Bank	40,000 00	82,577 00	78,000 00
100 " Chicago, Milwaukee and St. Paul R. R. Co.	10,000 00	12,552 00	9,300 00
Total par, book and market values	$ 776,500 00	$ 947,190 36	$ 988,498 00
Total bonds and stocks	$1,179,300 00	$1,353,496 24	$1,373,669 00

Carried out at book value		$ 1,353,496 24
Cash on hand at head office and branch offices		5,705 29
Cash in banks or trust companies, viz.:—		
Dominion Bank, Montreal: current account, $1,347.74; at interest, $10,000.00; Toronto, $5,533.10	$ 16,880 84	
Chase National Bank, New York	17,339 00	
Bank of Montreal, Montreal: current account	7,255 79	
Bank of Montreal, Chicago	6,574 36	
National Bank of Kentucky, Louisville, Ky.	505 10	
Bank of Buffalo, Buffalo, N.Y.	2,144 23	
Standard Bank of Canada, Toronto (at interest)	20,481 13	
Union Trust Co., Pittsburg, Pa.	4,148 89	
Philadelphia Trust, Safe Deposit and Insurance Co., Philadelphia	9,233 83	
Central National Bank, Philadelphia	5,875 32	
New England Trust Co., Boston	10,000 00	
Commercial Trust Co., Philadelphia	5,000 00	
Franklin National Bank, Philadelphia	5,000 00	
Continental and Commercial Trusts and Savings Bank, Chicago	10,000 00	
Beacon Trust Co., Boston	10,000 00	
Bank of Montreal, Winnipeg: current account	698 74	
Total cash in banks or trust companies		131,137 23
This company's equity in funds held by New York Excise Committee		25,170 34
Total ledger assets		$ 1,861,659 10

OTHER ASSETS.

Market value of stocks, bonds and debentures over book value	20,172 76
Interest due, $701.56, accrued, $5,489.93	6,191 49
Premiums due and uncollected on policies in force	8,452 78
Office furniture and fixtures, including safes at head office and branches	5,060 37
Total assets	$ 1,901,536 50

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of guarantee claims, unadjusted	$ 10,357 00	
Net amount of guarantee claims, resisted in suit	10,000 00	
Total net amount of guarantee claims, unsettled		$ 20,357 00
Reserve of unearned premiums, $30,286.32; carried out at 80 per cent.		24,229 05
Due and accrued for salaries, rent, advertising, agency and other expenses (estimated)		1,679 40
Taxes due and accrued		1,000 00
Surplus reinsurance reserve		69,039 66
Total liabilities in Canada		$ 116,305 11

The Guarantee Company of North America—*Continued.*

LIABILITIES—*Concluded.*

(2) *Liabilities in other countries.*

Net amount of guarantee claims, unadjusted	$ 14,506 00	
Net amount of guarantee claims, resisted in suit	2,000 00	
Total net amount of guarantee claims, unsettled ($3,978 accrued in previous years)		$ 16,506 00
Reserve of unearned premiums, $87,226.02; carried out at 80 per cent		69,780 81
Due and accrued for salaries, rent, advertising, agency and other expenses		206 08
Provision for contingencies		25,000 00
Taxes due and accrued		3,000 00
Total liabilities in other countries		$ 114,492 89
Total liabilities (except capital stock) in all countries		$ 230,798 00
Excess of assets over liabilities		$ 1,670,738 50
Capital stock paid in cash		304,600 00
Surplus over liabilities and capital		$ 1,366,138 50

INCOME.

	In Canada.	In other countries.	
Gross cash received for premiums	$ 71,562 54	$ 190,118 62	
Deduct reinsurance, $20,952.90; return premiums, $13,144.76	8,453 58	25,644 08	
Net cash received for premiums	$ 63,108 96	$ 164,474 54	
Total net cash received for guarantee premiums in all countries			$ 227,583 50
Received for interest and dividends			80,515 18
Profit on sale of stocks and real estate			8,051 72
Total			$ 316,150 40
Deduct loss in revenue from real estate			4,697 40
Net income			$ 311,453 00

EXPENDITURE.

	In Canada.	In other countries.	
Net amount paid for claims occurring in previous years	$ 937 40	$ 14,760 50	
Amount paid for claims occurring during the year	$ 61,278 36	$ 33,860 01	
Deduct recoveries and reinsurances	6,538 65	12,246 29	
Net amount paid for said claims	$ 54,739 71	$ 21,613 72	
Total net amount paid for guarantee claims	$ 55,677 11	$ 36,374 22	
Total net amount paid for guarantee claims in all countries			$ 92,051 33
Amount of dividends paid during the year at 10 per cent and bonus 2 per cent			36,552 00
Commission or brokerage			21,069 41
Paid for: salaries of officials, $49,041; salaries of agents, $29,669.13; directors' fees, $11,720; auditors' fees, $800; travelling expenses, $2,220.79; inspection expenses, $2,898.73			96,349 65
Taxes (state and municipal)			5,418 31
Miscellaneous payments, viz.: Advertising, $2,897.35; rent, $9,744.11; postage, telephone, express, telegrams, etc., $4,725.28; printing and stationery, $4,524.52; legal expenses, $2,193.37; office furniture and fixtures, $2,859.06; office expenses, $4,787.01; adjustment of claims, $3,327.83; benevolence acct., $2,954.75; trustees and notary's fees, $295.60; war tax stamps, $100.70			38,409 58
Total expenditure			$ 289,850 28

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1913	$ 1,794,686 40
Amount of cash income as above	311,453 00
Amount of real estate written up	45,369 98
Total	$ 2,151,509 38
Amount of cash expenditure as above	289,850 28
Balance, net ledger assets, December 31, 1914	$ 1,861,659 10

The Guarantee Company of North America—*Concluded.*

RISKS AND PREMIUMS.

Guarantee Risks.	In Canada.		In other Countries.		Totals in all Countries	
	Amount.	Premiums	Amount.	Premiums	Amount.	Premiums
	$	$ cts.	$	$ cts.	$	$ cts.
Gross policies in force at date of last statement....	23,259,102	63,348 87	51,132,570	154,510 02	74,391,672	217,858 89
Taken during the year, new	6,878,158	16,716 44	24,026,510	86,277 13	30,904,668	102,993 57
Taken during the year, renewed.....	20,819,128	54,821 55	49,289,100	105,937 48	70,108,228	160,759 03
Total.....	50,956,388	134,886 86	124,448,180	346,724 63	175,404,568	481,611 49
Deduct terminated.....	28,297,534	72,383 79	60,932,834	171,004 18	89,230,368	243,387 97
Gross in force at date.....	22,658,854	62,503 07	63,515,346	175,720 45	86,174,200	238,223 52
Deduct reinsured.....	737,794	2,301 98	7,655,210	18,427 62	8,393,004	20,729 60
Net in force at Dec. 31, 1914	21,921,060	60,201 09	55,860,136	157,292 83	77,781,196	217,493 92

THE GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—K. W. BLACKWELL. | Managing Director—H. M. LAMBERT.
Vice-President—D. FORBES ANGUS. | Secretary—E. E. KENYON.
Principal Office—Montreal.

(Incorporated by an Act of the Parliament of Canada, 1-2 George V., chap. 86, assented to April 4, 1911. Dominion license issued November 17, 1911.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	$ 1,000,000 00
Amount paid thereon in cash	250,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures owned by the company, viz.:—

On deposit with Receiver General.	Par value.	Book value.	Market value.
Town of Maisonneuve, 1951, 4½ p.c.	$ 29,200 00	$ 29,886 20	$ 26,280 00
St. Gregoire Le Thaumaturge Sch., 1951, 5 p.c	30,000 00	32,772 00	26,100 00
City of Winnipeg, 1919, 4 p.c.	4,000 00	3,936 40	3,800 00
City of Lachine, 1951, 4½ p.c.	25,000 00	25,467 50	21,750 00
City of Fort William, 1931, 4½ p.c.	19,953 33	19,953 33	18,157 53
City of Victoria, 1961, 4 p.c.	24,333 33	23,693 36	19,953 33
Total on deposit with Receiver Gen'l	$ 132,486 66	$ 135,708 79	$ 116,040 86
Held by the Company.			
City of New Westminster, B.C., 1958, 5 p.c.	15,000 00	16,074 00	13,950 00
School Commissioners of Hochelaga, 1950, 4½ p.c	17,000 00	17,170 00	14,620 00
City of Montreal Prot. Sch. Commrs. 1939, 4 p.c	15,000 00	14,700 00	13,050 00
City of London, Ont., 1939, 4 p.c.	7,000 00	6,855 80	6,090 00
City of London, Ont., 1940, 4 p.c.	3,000 00	2,937 00	2,610 00
City of Winnipeg, 1919, 4 p.c.	1,000 00	984 10	950 00
Town of Maisonneuve, 1951, 4½ p.c.	25,000 00	25,000 00	22,250 00
City of Brandon, 1952, 4½ p.c.	5,000 00	4,569 50	4,400 00
City of Calgary, 1921, 4 p.c.	5,000 00	4,775 00	4,600 00
City of Toronto, 1936, 4 p.c.	9,733 20	9,299 22	8,662 50
Town of Longue Pointe, 1952, 5 p.c.	3,000 00	3,133 80	2,700 00
Mun. of Dorval, 1932, 5 p.c.	7,000 00	7,224 00	6,440 00
Mun. of St. Jean de la Croix, 1951, 5 p.c.	5,000 00	4,835 00	4,500 00
City of Calgary, 1933, 4½ p.c.	5,000 00	4,650 00	4,600 00
City of Westmount Sch. Com., 1931, 5 p.c.	8,000 00	7,880 00	7,760 00
City of Westmount Sch. Com., 1933, 5 p.c.	2,000 00	1,970 00	1,940 00
City of Welland, 1943, 5 p.c.	5,000 00	4,812 00	4,800 00
City of Port Arthur, 1931, 4½ p.c.	4,866 66	4,324 03	4,380 00
City of Westmount, 1955, 4½ p.c.	10,000 00	9,291 00	9,300 00
Total par, book and market values.	$ 285,086 52	$ 286,193 24	$ 253,643 36

The Guardian Accident and Guarantee—*Continued.*

ASSETS—*Concluded.*

Carried out at book value		$ 286,193 24
Cash in Bank of Nova Scotia		12,503 23
Total ledger assets		$ 298,696 47
Market value of bonds, debentures, etc., under book value		32,549 88
		$ 266,146 59

OTHER ASSETS.

Interest accrued		4,180 38
Premiums due and uncollected—		
Accident	$ 3,566 81	
Guarantee	2,427 03	
Plate Glass	904 03	
Sickness	1,237 49	
Burglary	607 36	
Employers' liability	21,205 99	
Total, $29,948.71, (less commission, $7,487.18)		22,461 53
Due for reinsurance losses		629 11
Total assets		$ 293,417 61

LIABILITIES.

Amount of claims, unadjusted:—		
Accident	$ 1,070 70	
Burglary	750 00	
Plate glass	154 43	
Employers' liability	17,325 20	
Sickness	321 42	
Guarantee ($100 accrued in 1913)	1,559 69	
Total net amount of unsettled claims		$ 21,181 44
Reserve of unearned premiums:—		
Accident, in Canada, $6,385.97; other countries, $1,206.12	$ 7,592 09	
Sickness	3,121 84	
Employers' liability, in Canada, $23,952.17; in other countries, $91.56	24,043 73	
Guarantee	3,699 67	
Plate glass	4,822 47	
Burglary	1,552 46	
Total, $44,832.26; carried out at 80 per cent		35,865 78
Taxes due and accrued		1,750 00
Due reinsuring companies, less commission		5,109 89
Total liabilities (except capital stock)		$ 63,907 11
Excess of assets over liabilities		$ 229,510 50
Capital stock paid in cash		250,000 00

INCOME.

Accident Risks.	In Canada.	In other countries.
Gross cash received for premiums	$ 20,650 52	$ 2,463 49
Deduct reinsurance, $980.22; return premiums, $6,777.32	7,757 54	.....
Net cash received for accident premiums	$ 12,892 98	$ 2,463 49

Employers' Liability Risks.	In Canada.	In other countries.
Gross cash received for premiums	$ 121,097 34	$ 94 90
Deduct reinsurance, $14,807.43; return premiums, $35,013.09	49,820 52	.....
Net cash received for employers' liability premiums	$ 71,276 82	$ 94 90

The Guardian Accident and Guarantee—*Continued.*

INCOME—*Concluded.*

Sickness Risks.	In Canada.	
Gross cash received for premiums	$ 10,052 98	
Deduct reinsurance, $443.60; return premiums, $3,345.83	3,789 43	
Net cash received for sickness premiums	$ 6,263 55	
Guarantee Risks.		
Gross cash received for premiums	$ 9,688 60	
Deduct reinsurance, $1,334.69; return premiums, $1,274.01	2,608 70	
Net cash received for guarantee premiums	$ 7,079 90	
Burglary Risks.		
Gross cash received for premiums	$ 3,807 22	
Deduct return premiums	1,074 37	
Net cash received for burglary premiums	$ 2,732 85	
Plate Glass Risks.		
Gross cash received for premiums	$ 9,071 89	
Deduct return premiums	2,605 22	
Net cash received for plate glass premiums	$ 6,466 67	
Total net cash received for premiums in all countries		$ 109,271 16
Received for interest		12,922 97
Total income		$ 122,194 13

EXPENDITURE.

Accident Risks.	In Canada.	In other countries.
Net amount paid for claims occurring in previous years	$ 463 57	$ .....
Amount paid for claims occurring during the year	$ 3,340 91	$ 124 03
Deduct salvages and reinsurances	204 42	.....
Net amount paid for said claims	$ 3,136 49	$ 124 03
Total net amount paid for accident claims	$ 3,600 06	$ 124 03
Sickness Risks.		
Net amount paid for claims occurring in previous years	$ 867 03	$ .....
Net amount paid for claims occurring during the year	2,233 26	181 09
Total net amount paid for sickness claims	$ 3,100 29	$ 181 09
Employers' Liability Risks.		
Net amount paid for claims occurring in previous years	$ 21,714 46	
Amount paid for claims occurring during the year	$ 29,234 86	
Deduct salvages and reinsurances	4,966 50	
Net amount paid for said claims	$ 24,268 36	
Total net amount paid for employers' liability claims	$ 45,982 82	
Plate Glass Risks.		
Net amount paid for claims occurring in previous years	$ 169 31	
Net amount paid for claims occurring during the year	2,668 47	
Total net amount paid for plate glass claims	$ 2,837 78	

THE GUARDIAN ACCIDENT AND GUARANTEE—*Continued.*

EXPENDITURE—*Concluded.*

Guarantee Risks.

Net amount paid for guarantee claims occurring during the year	$ 3,999 41	
Burglary Risks.		
Net amount paid for burglary claims occurring during the year	$ 1,158 92	
Total net amount paid for all claims		$ 60,984 40
Paid for commission or brokerage		25,612 58
Paid for salaries of officials, $15,350.81; directors' fees, $3,750; auditors' fees, $150; travelling expenses, $3,332.28		22,583 09
Paid for taxes (Gov't charges)		3,075 54
All other expenditure, viz: Advertising, $415.32; furniture and fixtures, $277.38; postage, telegrams, telephone and express, $992.80; printing and stationery, $2,722.58; rents, $1,772.82; office expenses, $869.51; tariff association charges, $161.05; sundries, $7.37; elevator inspections, $300.85; legal expenses, $41.93; bank charges, $73.88; claims' adjustment fees, $967.55; pay roll audit fees, $213.58		8,816 62
Total expenditure		$ 121,072 23

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1913	$ 297,574 57
Amount of income as above	122,194 13
Total	$ 419,768 70
Amount of expenditure as above	121,072 23
Balance net ledger assets, at December 31, 1914	$ 298,696 47

RISKS AND PREMIUMS.

	In Canada.			In other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
Accident Risks.		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at date of last statement	668	2,002,500	11,941 37	129	456,850	2,534 61	797	2,459,350	14,475 98
Policies taken during the year, new.	670	2,897,758	10,589 80	107	473,115	2,412 24	777	3,370,873	13,002 04
Policies taken during the year, renewed	771	1,783,050	11,201 68	.....	.....	.....	771	1,783,050	11,201 68
Total	2,109	6,683,308	33,732 85	236	929,965	4,946 85	2,345	7,613,273	38,679 70
Deduct terminated	1,330	3,746,383	20,256 73	129	456,850	2,534 61	1,459	4,203,233	22,791 34
Gross in force at end of year	779	2,936,925	13,476 12	107	473,115	2,412 24	886	3,410,040	15,888 36
Deduct reinsured	.....	121,498	704 17	.....	.....	.....	.....	121,498	704 17
Net in force at December 31, 1914	779	2,815,427	12,771 95	107	473,115	2,412 24	886	3,288,542	15,184 19

The Guardian Accident and Guarantee—*Continued.*

RISKS AND PREMIUMS—*Continued.*

—	In Canada.			In other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
Employers' Liability Risks.		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at date of last statement	365	.....	68,963 99	.....	.....	.....	365	.....	68,963 99
Policies taken during the year, new	332	.....	81,520 89	5	.....	183 11	337	.....	81,704 00
Policies taken during the year, renewed	302	.....	39,070 66	.....	.....	.....	302	.....	39,070 66
Total	999	.....	189,555 54	5	.....	183 11	1,004	.....	189,738 65
Deduct terminated	841	.....	149,308 58	.....	.....	.....	841	.....	149,308 58
Gross in force at end of year	158	.....	40,246 96	5	.....	183 11	163	.....	40,430 07
Deduct reinsured	.....	.....	1,583 22	.....	.....	.....	.....	.....	1,583 22
Net in force at December 31, 1914	158	.....	38,663 74	5	.....	183 11	163	.....	38,846 85

	In Canada.		
	No.	Amount.	Premiums.
Sickness Risks.			
Gross policies in force at date of last statement			$ 5,962 11
Policies taken during the year, new			5,133 92
Policies taken during the year, renewed			5,138 44
Total			$ 16,234 47
Deduct terminated			9,686 21
Gross in force at end of year			$ 6,548 26
Deduct reinsured			304 57
Net in force at December 31, 1914			$ 6,243 69
Guarantee Risks.			
Gross policies in force at date of last statement	230	$ 1,723,350	$ 8,194 15
Policies taken during the year, new	200	1,853,050	7,282 50
Policies taken during the year, renewed	149	638,500	3,057 36
Total	579	$ 4,214,900	$ 18,534 01
Deduct terminated	351	2,102,050	9,816 44
Gross in force at end of year	228	$ 2,112,850	$ 8,717 57
Deduct reinsured		261,050	1,318 22
Net in force at December 31, 1914	228	$ 1,851,800	$ 7,399 35
Burglary Risks.			
Gross policies in force at date of last statement	160	$ 342,800	$ 2,788 21
Policies taken during the year, new	152	120,200	2,011 40
Policies taken during the year, renewed	138	192,950	1,941 14
Total	450	$ 655,950	$ 6,740 75
Deduct terminated	221	331,150	3,650 38
Gross and net in force at December 31, 1914	229	$ 324,800	$ 3,090 37

The Guardian Accident and Guarantee—*Concluded.*

RISKS AND PREMIUMS—*Concluded.*

Plate Glass Risks.			
Gross policies in force at date of last statement	307	.....	$ 7,179 11
Policies taken during the year, new	294	.....	6,039 13
Policies taken during the year, renewed	173	.....	3,384 73
Total	774	.....	$ 16,602 97
Deduct terminated	359	.....	6,860 55
Gross in force at end of year	415	.....	$ 9,742 42
Deduct reinsured	.....	.....	106 28
Net in force at December 31, 1914	415	.....	$ 9,636 14

Total number of policies in force at December 31, 1914	1,921	
Total net amount in force		$ 5,465,142 00
Total premiums thereon		80,400 65

*THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—LYMAN B. BRAINERD. | Secretary—C. S. BLAKE.

Principal Office—Hartford, Conn.

Chief Agent in Canada—H. N. ROBERTS. | Head Office in Canada—Toronto.

(Incorporated in 1866, amended in 1868, 1874 and 1883. Dominion license issued July 12, 1907.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	$ 1,000,000 00

ASSETS IN CANADA.

	Par value.	Market value.	
Bonds on deposit with Receiver General:—			
Commonwealth of Massachusetts, 1941, 3 p.c.	$ 45,000 00	$ 36,900 00	
Carried out at market value			$ 36,900 00
Interest accrued			675 00
Total assets in Canada			$ 37,575 00

LIABILITIES IN CANADA.

Nil.

INCOME IN CANADA.

Net cash received for premiums	$ 1,200 00
Cash received for interest on deposit with Receiver General	1,350 00
Total income in Canada	$ 2,550 00

EXPENDITURE IN CANADA.

Nil.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER, 31, 1914.

LEDGER ASSETS.

Book value of real estate	$ 90,200 00
Mortgage loans on real estate, first liens	1,266,145 00
Book value of bonds and stocks	3,922,889 37
Cash on hand, in trust companies and in banks	174,863 58
Cash in course of transmission	54,664 63
Gross premiums in course of collection	368,603 65
Total ledger assets	$ 5,877,366 23

*This company is licensed to transact in Canada the business of guaranteeing the full and faithful performance of all and every obligation and undertaking assumed by the Boiler Inspection and Insurance Company of Canada under the provisions of its policies.

The Hartford Steam Boiler—*Concluded.*

NON-LEDGER ASSETS.

Interest accrued	$ 86,619 48
Gross assets	$ 5,963,985 71
Deduct assets not admitted	304,412 21
Total admitted assets	$ 5,659,573 50

LIABILITIES.

Total unpaid claims and expenses of settlement	$ 44,573 69
Unearned premiums	2,331,531 90
Commission, brokerage and other charges due or to become due to agents or brokers	57,083 59
Federal, state and other taxes due or accrued (estimated)	25,000 00
Special and contingent reserve	21,656 55
Total liabilities, except capital stock	$ 2,479,845 73
Capital stock paid up	1,000,000 00
Surplus over all liabilities	2,179,727 77
Total liabilities	$ 5,659,573 50

INCOME.

Total net cash received for premiums	$ 1,548,625,49
Interest and dividends	226,304 69
Rents	15,140 93
Inspections	35,693 81
Delinquent premiums	34 43
Total income cash	$ 1,825,799 35

EXPENDITURE.

Net amount paid for losses	$ 103,335 94
Investigation and adjustment of claims	493 03
Commission or brokerage	242,529 34
Interest or dividends to stockholders	120,000 00
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	74,016 96
Salaries, travelling and all other expenses of agents not paid by commission	314,964 85
Inspections, other than medical and claim	559,852 62
Rents	11,000 00
Taxes on real estate	3,075 00
State taxes on premiums, Insurance department licenses and fees	33,927 20
All other licenses, fees and taxes	34,469 88
Gross loss on sale or maturity of bonds	476 87
All other expenditure	57,982 49
Total expenditure	$ 1,556,124 18

EXHIBIT OF PREMIUMS.

	Steam Boiler.	Fly Wheel.
Premiums written or renewed during the year	$ 1,713,017 57	$ 90,391 91
Premiums on risks terminated during the year	1,598,879 94	53,706 96
Net premiums in force at December 31, 1914	4,326,500 50	183,015 52

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—H. C. Cox. | Secretary—FRANK W. COX.
Principal Office—Toronto. | Managing Director—E. WILLANS.

(Incorporated May, 1905. Commenced business in Canada July 1, 1905.)

CAPITAL.

Amount of joint stock authorized and subscribed	$ 1,000 000 00
Amount paid in cash	200,000 00
Amount of premium on capital stock paid in by stockholders	50,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Book value of real estate held by the company				$ 1,215 25
Amount secured by way of loans on real estate, by bond or mortgage, first liens				11,100 00
Bonds and debentures owned by the company:—				
On deposit with Receiver General:	Par value.	Book value.	Market value.	
City of Winnipeg, 1920, 4 p.c.	$ 10,000 00	$ 10,000 00	$ 9,500 00	
City of Kingston, 1923, 4 p.c.	4,600 00	4,600 00	4,278 00	
City of Kingston, 1924, 4 p.c.	5,400 00	5,400 00	4,968 00	
City of Woodstock, 1924, 4½ p.c.	15,000 00	15,900 00	14,400 00	
City of Victoria, 1951, 4 p.c.	15,000 00	15,000 00	12,450 00	
Central Canada Loan and Savings Co., 1915, 4 p.c.	50,000 00	50,000 00	50,000 00	
Toronto Savings and Loan Co., 1915 4 p.c.	11,000 00	11,000 00	11,000 00	
Total on deposit with Receiver General	$ 111,000 00	$ 111,900 00	$ 106,596 00	
Held by the company, viz.:—				
Central Canada Loan and Savings Co., on 60 days notice 4 p.c.	$ 25,000 00	$ 25,000 00	$ 25,000 00	
Toronto Savings and Loan Co., 1915, 4 p.c.	64,000 00	64,000 00	64,000 00	
P. Burns & Co., Ltd., 1931, 6 p.c.	10,000 00	9,900 00	10,000 00	
Electrical Development Co., 1933, 5 p.c.	7,000 00	6,006 25	6,370 00	
W. Davies Co., Ltd., 1926, 6 p.c.	5,000 00	5,100 00	5,100 00	
Western Canada Flour Mills, 1931, 6 p.c.	11,000 00	11,000 00	11,000 00	
Dunlop Tire Co., Ltd., 1927, 6 p.c.	10,000 00	9,800 00	10,000 00	
Gordon, Ironsides and Fares Co., Ltd., 1927, 6 p.c.	10,000 00	9,900 00	10,000 00	
J. H. Ashdown & Co., Ltd., 1928, 5 p.c.	12,000 00	10,704 00	10,800 00	
Town of Macleod, Alta., 1932, 6 p.c.	5,000 00	4,950 00	5,000 00	
Town of Macleod, 1951, 6 p.c.	5,000 00	4,950 00	4,950 00	
City of Kamloops, B.C., 1938, 6 p.c.	5,000 00	4,950 00	4,950 00	
City of Prince Albert, Sask., 1939, 5 p.c.	6,000 00	5,235 00	5,235 00	
District of Oak Bay, B.C., 1943, 6 p.c.	5,000 00	4,925 00	4,925 00	
Harris Abattoir Co., Ltd., 1928, 6 p.c.	5,000 00	4,850 00	5,000 00	
Total par, book and market values	$ 296,000 00	$ 293,170 25	$ 288,926 00	
Carried out at book value				293,170 25
Cash at head office				3,145 79
Cash in banks, viz.:—				
Central Canada Loan and Savings Co., Toronto (on interest)			$ 1,049 11	
Toronto Savings and Loan Co., Peterborough (on interest)			50,342 88	
Imperial Bank, St. Thomas			300 00	
Bank of Nova Scotia, Toronto			6,942 56	
Union of Canada, Winnipeg			500 00	
Total cash in banks				59,134 55
Deposit with Glass Underwriters' Association				100 00
Total ledger assets				$ 367,865 84
Deduct market value of real estate bonds and debentures under book value				3,834 50
				$ 364,031 34

THE IMPERIAL GUARANTEE AND ACCIDENT—*Continued.*

OTHER ASSETS.

Interest due, $190; accrued, $1,349.72		$ 1,539 72
Office furniture, (less 10 per cent)		5,098 91
Advances to agents		3,490 42
Gross amount of uncollected premiums, viz.:—		
On accident policies	$ 41,400 27	
On guarantee policies	5,980 02	
On sickness policies	1,585 59	
On automobile policies	1,350 35	
On plate glass policies	482 56	
On elevntor liability policies	277 77	
Total, $51,076.56; less commission, $10,215.31		40,861 25
Total assets		$ 415,021 64

LIABILITIES.

Unsettled claims, viz:—		
Accident, unadjusted	$ 10,618 14	
Accident, resisted in suit	1,500 00	
Total unsettled accident claims ($105 of which accrued in previous years)	$ 12,118 14	
Guarantee, unadjusted	$ 5,436 36	
Guarantee, resisted in suit	855 00	
Total unsettled guarantee claims	$ 6,291 36	
Sickness, unadjusted	$ 5,410 71	
Automobile, unadjusted	655 00	
Plate glass, unadjusted	134 00	
Elevator liability, unadjusted	500 00	
Total net amount of unsettled claims		$ 25,109 21
Reserve of unearned premiums:—		
Accident	$ 101,413 56	
Guarantee	14,147 35	
Automobile	5,685 24	
Sickness	3,519 20	
Plate galss	2,408 70	
Elevator	1,399 59	
Total reserve, $128,573.64; carried out at 80 per cent		102,858 91
Due and accrued for salaries, rent, advertising, agency and other expenses		750 00
Provincial, municipal and other taxes, due and accrued		1,500 00
Contingent reserve		10,000 00
Total liabilities (except capital stock)		$ 140,218 12
Excess of assets over liabilities		$ 274,803 52
Capital stock paid in cash		200,000 00
Surplus over liabilities and capital		$ 74,803 52

INCOME.

Accident and Sickness Risks.		
Gross cash received for premiums	$ 246,297 61	
Deduct reinsurance, $11,623.61; return premiums, $2,581.15	14,204 76	
Net cash received for accident and sickness premiums	$ 232,092 85	
Guarantee Risks.		
Gross cash received for premiums	$ 33,834 61	
Deduct reinsurance, $2,640.46; return premiums, $2,326.19	4,966 65	
Net cash received for guarantee premiums	$ 28,867 96	
Plate Glass Risks.		
Gross cash received for premiums	$ 3,966 87	
Deduct return premiums	148 69	
Net cash received for plate glass premiums	$ 3,818 18	

The Imperial Guarantee and Accident—*Continued.*

INCOME—*Concluded.*

Automobile Risks.

Gross cash received for premiums	$ 13,201 05	
Deduct return premiums	1,269 40	
Net cash received for automobile premiums	$ 11,931 65	
Elevator Risks.		
Net cash received for elevator liability premiums	$ 1,179 38	
Total net cash received for all premiums		$ 277,890 02
Received for interest		15,827 83
Received from profit on investments		1,559 56
Total income		$ 295,277 41

EXPENDITURE.

Accident and Sickness Risks.

Net amount paid for claims occurring in previous years	$ 24,839 69	
Amount paid for claims occurring during the year	$ 93,468 26	
Deduct reinsurances	10,073 30	
Net amount paid for said claims	$ 83,394 96	
Total net amount paid for accident and sickness claims	$ 108,234 65	

Guarantee Risks.

Net amount paid for claims occurring in previous years	$ 1,500 00	
Amount paid for claims occurring during the year	$ 8,014 98	
Deduct recoveries and reinsurances	1,306 46	
Net amount paid for said claims	$ 6,708 52	
Total net amount paid for guarantee claims	$ 8,208 52	

Automobile Risks.

Net amount paid for claims occurring in previous years	$ 1,390 97	
Amount paid for claims occurring during the year	$ 4,052 34	
Deduct salvages and reinsurances	284 57	
Net amount paid for said claims	$ 3,767 77	
Total net amount paid for automobile claims	$ 5,158 74	

Plate Glass Risks.

Net amount paid for claims occurring in previous years	$ 256 39	
Amount paid for claims occurring during the year	$ 1,530 74	
Deduct salvages and reinsurances	86 09	
Net amount paid for said claims	$ 1,444 65	
Total net amount paid for plate glass claims	$ 1,701 04	
Total net amount paid for all claims		$ 123,302 95
Amount of dividends to shareholders (at 6 p.c.)		12,000 00
Commission or brokerage		80,013 46
Paid for: salaries of officials, $32,098.27; directors' fees, $2,543.26; auditors' fees, $350; travelling expenses, $5,144.75		40,136 28
Taxes		4,712 62
All other expenditure, viz: Office furniture and fixtures, $691.69; printing and stationery, $3,116.24; advertising, $2,573.34; rent, $5,469.92; postage, telegrams, express and telephone, $2,036.37; sundry expenses, $1,545.57; agents' balances, $1,782.89		17,216 02
Total expenditure		$ 277,381 33

The Imperial Guarantee and Accident—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1913	$ 349,969 76
Amount of cash income as above	295,277 41
Total	$ 645,247 17
Amount of cash expenditure as above	277,381 33
Balance, net ledger assets, at December 31, 1914	$ 367,865 84

RISKS AND PREMIUMS.

Accident Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	11,418	$ 24,541,425	$ 246,334 63
Taken during the year, new	4,225	6,802,766	91,806 56
Taken during the year renewed	7,494	18,275,275	140,915 85
Total	23,137	$ 49,619,466	$ 479,057 04
Deduct terminated	12,688	26,563 275	264,606 32
Gross in force at end of year	10,449	$ 23,056,191	$ 214,450 72
Deduct reinsured		1,195,000	11,623 61
Net in force at December 31, 1914	10,449	$ 21,861,191	$ 202,827 11

Guarantee Risks.			
Gross policies in force at date of last statement	1,105	$ 8,483,184	$ 32,763 30
Taken during the year, new	349	2,773,318	9,541 16
Taken during the year, renewed	624	5,347,655	22,908 09
Total	2,078	$ 16,604,157	$ 65,212 55
Deduct terminated	1,106	8,668,184	34,277 39
Gross in force at end of year	972	$ 7,935,973	$ 30,935 16
Deduct reinsured		580,000	2,640 46
Net in force at December 31, 1914	972	$ 7,355,973	$ 28,294 70

Sickness Risks.			
Gross policies in force at date of last statement	649	.....	$ 7,419 31
Taken during the year, new	225	.....	2,324 86
Taken during the year, renewed	457	.....	4,948 96
Total	1,331	.....	$ 14,693 13
Deduct terminated	706	.....	7,654 72
Gross and net in force at December 31, 1914	625	.....	$ 7,038 41

Elevator Liability Risks.			
Gross policies in force at date of last statement	20	$ 110,000	$ 2,125 57
Taken during the year, new	11	56,500	869 55
Taken during the year, renewed	3	25,500	563 10
Total	34	$ 192,000	$ 3,558 22
Deduct terminated	9	45,000	733 77
Gross and net in force at December 31, 1914	25	$ 147,000	$ 2,824 45

Automobile Risks.			
Gross policies in force at date of last statement	158	$ 734,000	$ 11,514 55
Taken during the year, new	94	394,500	6,641 97
Taken during the year, renewed	63	269,500	4,728 52
Total	315	$ 1,398,000	$ 22,885 04
Deduct terminated	158	734,000	11,514 55
Gross and net in force at December 31, 1914	157	$ 664,000	$ 11,370 49

The Imperial Guarantee and Accident—*Concluded.*

RISKS AND PREMIUMS—*Concluded.*

Plate Glass Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement...	191	.....	$ 3,819 47
Taken during the year, new.....	172	.....	2,741 78
Taken during the year, renewed.....	85	.....	1,240 07
Total.....	448	.....	$ 7,801 32
Deduct terminated.....	148	.....	2,987 86
Gross and net in force at December 31, 1914.....	300	.....	$ 4,813 46

Total number of policies in force at date.....	12,528
Total net amount in force.....	$30,028,164 00
Total premiums thereon.....	257,168 62

*INTERNATIONAL FIDELITY INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—ALEXANDER A. AETSCHULER. | Secretary—CLARENCE T. JOHNSON.
Principal Office—15 Exchange Place, Jersey City, N.J.
Head Office in Canada— 20 King St. East, Toronto. | Chief Agent in Canada— NEIL SINCLAIR.

(Incorporated December 27, 1904. Dominion license issued June 2, 1905.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 300,000 00

ASSETS IN CANADA.

	Par value.	Market value.	
Bonds on deposit with Receiver General:—			
United States Consols, 1930 or later, 2 p.c.	$ 5,000 00	$ 4,900 00	
Carried out at market value			$ 4,900 00
Total assets in Canada			$ 4,900 00

LIABILITIES IN CANADA.

Net amount of guarantee claims, unadjusted	$ 456 54
Total net reserve of unearned premiums, $3,080.63; carried out at 80 per cent	2,464 50
Total liabilities in Canada	$ 2,921 04

INCOME IN CANADA.

Gross cash received for premiums	$ 6,635 75	
Deduct return premiums	83 75	
Total net cash received for guarantee premiums		$ 6,552 00
Total income in Canada		$ 6,552 00

EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year	$ 874 06	
Deduct reinsurances	140 56	
Net amount paid for guarantee claims		$ 733 50
Legal expenses		150 00
Taxes		174 90
Miscellaneous expenses: Postage, telegrams, telephone and express		95 25
Total expenditure in Canada		$ 1,153 65

RISKS AND PREMIUMS IN CANADA.

Guarantee Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	1,236	$ 639,500	$ 6,635 00
Taken during the year, new	493	257,000	2,641 25
Taken during the year, renewed	753	376,500	3,992 50
Total	2,482	$ 1,273,000	$ 13,268 75
Deduct terminated	1,334	688,500	7,107 50
Gross and net in force, December 31, 1914	1,148	$ 584,500	$ 6,161 25

*Business in Canada is restricted to the issue of contracts or bonds to the Singer Sewing Machine Company as against loss arising from the defaults, neglect or breaches of duty by the employees of said Singer Sewing Machine Company.

(*For General Business Statement, see Appendix.*)

LLOYDS PLATE GLASS INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—WILLIAM T. WOODS. | Secretary—CHAS. E. W. CHAMBERS.

Principal Office—61 and 63 William Street, New York.

Principal Office in Canada—Toronto.

Chief Agents in Canada—REED, SHAW, MCNAUGHT AND ARMSTRONG.

(Incorporated August, 1882. Commenced business in Canada July 12, 1886.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 250,000 00

ASSETS IN CANADA.

Bonds and debs. on deposit with Receiver General, viz:—

	Par value.	Market value.
Province of Manitoba, 1930, 4 p. c.	$ 40,000 00	$ 37,600 00
City of Montreal stock, 1926, 4 p. c.	4,300 00	3,999 00
" Montreal stock, 1927, 4 p. c.	700 00	651 00
" Winnipeg, 1918, 4 p. c.	10,000 00	9,600 00
" Westmount, 1947, 4½ p. c.	2,000 00	1,880 00
" Westmount, 1945, 4 p. c.	10,000 00	8,600 00
" Maisonneuve, 1950, 4½ p. c.	10,900 00	9,810 00
" London, 1940, 4 p. c.	10,000 00	8,700 00
" Montreal, (Town of St. Louis), 1937, 4 p. c.	15,000 00	13,500 00
" Calgary, 1933, 4½ p. c.	5,000 00	4,600 00
" Regina, 1928, 5 p. c.	6,000 00	5,820 00
Total on deposit with Receiver General	$ 113,900 00	$ 104,760 00

Carried out at market value	$ 104,760 00
Deposited with Underwriters' Association	100 00
Interest accrued	950 90
Premiums due and uncollected, $11,045 63; (less commission, $4,580 96)	6,464 67
Total assets in Canada	$ 112,275 57

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	$ 5,575 00
Reserve of unearned premiums, $76,191.79; carried out at 80 per cent.	60,953 43
Taxes due and accrued	725 00
Total liabilities in Canada	$ 67,253 43

INCOME IN CANADA.

Gross cash received for premiums	$ 92,615 74	
Deduct return premiums	20,615 45	
Net cash received for plate glass premiums		$ 72,000 29
Received for interest on investments		4,905 50
Total income in Canada		$ 76,905 79

Lloyds Plate Glass—*Continued.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 6,048 08	
Net amount paid for claims occurring during the year	28,637 69	
Total net amount paid for plate glass claims		$ 34,685 77
Commission or brokerage		32,523 73
Taxes		1,782 98
Miscellaneous payments, viz: Advertising, $11.00; legal expenses, 70c; postage, telegrams, telephones and express, $51.03; printing and stationery, $330.13; duty on supplies, $21.55; underwriters' expenses, $474.22;		888 63
Total expenditure in Canada		$ 69,881 11

RISKS AND PREMIUMS IN CANADA.

Plate Glass Risks.	Premiums.
Gross policies in force at date of last statement	$ 168,987 06
Taken during the year, new and renewed	99,886 37
Total	$ 268,873 43
Deduct terminated	115,039 75
Gross and net in force December 31, 1914	$ 153,833 68

General Business Statement for the Year ending December, 31, 1914.

LEDGER ASSETS.

Book value of real estate	$ 255,763 18
Mortgage loans on real estate, first liens	60,000 00
Book value of stocks and bonds held by the company	547,984 69
Cash on hand, in trust companies and in banks	23,017 24
Premiums in course of collection	106,162 02
Total ledger assets	$ 992,927 13

NON-LEDGER ASSETS.

Market value of real estate over book value	19,236 82
Interest accrued	3,760 59
Rents due	425 00
Salvage glass on hand	6,575 04
Sundry accounts	145 00
Gross assets	$ 1,023,069 58
Deduct assets not admitted	113,417 87
Total admitted assets	$ 909,651 71

LIABILITIES.

Net amount of unpaid losses	$ 35,497 08
Unearned premiums	313,456 65
Commissions, brokerage and other charges due or to become due to agents or brokers and expenses of settlement	31,883 60
Due or accrued for salaries, rents, expenses, bills, accounts, fees, etc	6 33
Federal, State and other taxes due or accrued (estimated)	10,000 00
Return premiums	485 46
Other liabilities	805 17
Total liabilities, except capital stock	$ 392,134 29
Capital stock paid up	250,000 00
Surplus over capital and liabilities	267,517 42
Total liabilities	$ 909 651 71

Lloyds Plate Glass—*Concluded.*

INCOME.

Net cash received for premiums	$	587,678 80
Interest and dividends		25,315 50
Rents		21,957 57
Agents' balances previously charged off		2,508 09
Gross profit on sale or maturity of stocks		67 64
All other income		151 16
Total income	$	637,678 76

EXPENDITURE.

Net amount paid for losses	$	226,135 60
Dividends to stockholders		50,000 00
Paid for commission or brokerage to agents, less amount received from reinsurance and return premiums		182,269 05
Salaries, fees and all other compensation of officers, directors, trustees and home office employees		73,747 46
Salaries, travelling and all other expenses of agents not paid by commission		11,164 89
State taxes on premiums, Insurance department licenses and fees		13,416 15
Rent		12,409 84
Taxes on real estate		6,942 00
All other licenses, fees and taxes		3,651 13
Agents' balances charged off		1,462 02
Gross decrease by adjustment in book value of stocks		67 64
All other expenditure		26,234 42
Total expenditure	$	607,500 20

EXHIBIT OF PREMIUMS.

Premiums on plate glass risks written or renewed during the year	$	700,681 83
Premiums on risks terminated during the year		713,222 82
Premiums on net amount in force at December 31, 1914		628,363 41

THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

Principal Office—
42–45 New Broad St., London, Eng.
Head Office in Canada—Toronto.
Manager in Canada—D. W. ALEXANDER.

General Manager—
HERBERT CECIL THISELTON.
Joint Secretaries—
S. L. ANDERSON, W. R. STRONG.

(Established A.D. 1867. Commenced business in Canada July, 1880.)

CAPITAL.

Amount of joint stock capital authorized	£250,000
Amount subscribed	150,000
Amount paid in cash	75,000

ASSETS IN CANADA.

Bonds and debs. on deposit with Receiver General, viz:—

	Par value.	Market value.
City of Saskatoon stock, 1941/61, (on 6 months notice) 5 p. c.	$ 48,666 66	$ 45,746 67
" Medicine Hat, 1934, 5 p. c.	13,626 67	12,264 00
" Medicine Hat, 1944, 5 p. c.	18,980 00	17,410 50
" Medicine Hat, 1954, 5 p. c.	16,060 00	14,855 50
" Calgary, 1933, 5 p. c.	12,166 67	11,923 33
" Calgary, 1943, 5 p. c.	36,500 00	35,770 00
Corp. of Point Grey, 1953, 5 p. c.	9,246 67	8,137 07
" Point Grey, 1961, 5 p. c.	37,473 33	32,976 53
" Point Grey, 1962, 5 p. c.	50,613 33	44,539 73
City of Moose Jaw, 1952, 5 p. c.	1,460 00	1,387 00
" Moose Jaw, 1953, 5 p. c.	59,373 33	56,404 67
" New Westminster, 1941, 4½ p. c.	1,460 00	1,284 80
" New Westminster, 1961, 4½ p. c.	1,946 67	1,713 07
" New Westminster, 1962, 4½ p. c.	20,926 66	18,415 47
" New Westminster, 1943, 5 p. c.	5,840 00	5,489 60
" New Westminster, 1962, 5 p. c.	5,840 00	5,518 80
" New Westminster, 1963, 5 p. c.	12,653 33	11,957 40
" Fort William, 1935, 4½ p. c.	12,166 66	10,950 00
" Fort William, 1940, 4½ p. c.	12,166 67	10,828 33
" Regina, Cons. Reg'd stock, 1943/63, 5 p. c.	48,666 67	47,206 67
" Regina, 1950, 4½ p. c.	9,733 33	8,565 33
" Edmonton, 1930, 4½ p. c.	9,733 33	8,857 33
Total on deposit with Receiver General	$ 445,299 98	$ 412,201 80

Carried out at market value		$ 412,201 80
Market value of $10,000 Province of New Brunswick bonds, 1941, 3 p. c. (deposited with New Brunswick Government)		7,700 00
Cash at head office in Canada		6,296 61
Cash in Bank of Nova Scotia		26,233 90
Office furniture		2,000 00
Gross amount of outstanding premiums—Accident	$ 21,931 32	
" " " Guarantee	16,029 46	
" " " Sickness	9,400 94	
" " " Employers' liability	58,657 53	
" " " Burglary	148 26	
Total	$ 106,167 51	
Less commissions, $24,023.82; less adjustment, $522.61	24,546 43	
Net outstanding premiums		81,621 08
Total assets in Canada		$ 536,053 39

THE LONDON GUARANTEE AND ACCIDENT—*Continued.*

LIABILITIES IN CANADA.

Unsettled claims, viz:—		
Accident, unadjusted	$ 13,659 57	
Guarantee, "	3,285 00	
Sickness, "	5,042 50	
Employers' liability, "	95,764 00	
Burglary, "	25 00	
Total net amount of unsettled claims		$ 117,776 07
Reserve of uncarned premiums:—		
Accident	71,962 33	
Guarantee	71,056 00	
Sickness	15,019 75	
Employers' liability	64,074 73	
Burglary	497 37	
Total, $222,610.18; carried out at 80 per cent		178,088 14
Taxes due and accrued		6,500 00
Salaries, rent, etc., due and accrued		6,769 22
Total liabilities in Canada		$ 309,133 43

INCOME IN CANADA.

Accident Risks.		
Gross cash received for premiums	$ 149,457 31	
Deduct reinsurance, $766.75; return premiums, $2,776.19	3,542 94	
Net cash received for accident premiums	$ 145,914 37	
Guarantee Risks.		
Gross cash received for premiums	$ 137,770 62	
Deduct reinsurance, $6,137.77; return premiums, $2,421.84	8,559 61	
Net cash received for guarantee premiums	$ 129,211 01	
Employers' Liability Risks.		
Gross cash received for premiums	$ 511,901 46	
Deduct reinsurance, $4·54; return premiums, $12,950.11	12,954 65	
Net cash received for employers' liability premiums	$ 498,946 81	
Sickness Risks.		
Gross cash received for premiums	$ 30,380 71	
Deduct reinsurance, $105; return premiums, $852.78	957 78	
Net cash received for sickness premiums	$ 29,422 93	
Burglary Risks.		
Gross cash received for premiums	$ 1,036 25	
Deduct return premiums	4 40	
Net cash received for burglary premiums	$ 1,031 85	
Total net cash received for premiums		$ 804,526 97
Interest on deposit received direct in England		876 79
Total income in Canada		$ 805,403 76

EXPENDITURE IN CANADA.

Guarantee Risks.

Net amount paid for claims occurring in previous years	$ 6,269 88	
Net amount paid for claims occurring during the year	$ 18,862 77	
Deduct recoveries	3,000 42	
Net amount paid for said claims	$ 15,862 35	
Total net amount paid for guarantee claims	$ 22,132 23	

The London Guarantee and Accident—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Accident Risks.

Net amount paid for claims occurring in previous years	$ 11,394 54	
Net amount paid for claims occurring during the year	50,928 43	
Total net amount paid for accident claims	$ 62,322 97	

Employers' Liability Risks.

Net amount paid for claims occurring in previous years	$ 110,419 99	
Amount paid for claims occurring during the year	189,569 56	
Total net amount paid for employers' liability claims	$ 299,989 55	

Sickness Risks.

Net amount paid for claims occurring in previous years	$ 4,346 05	
Net amount paid for claims occurring during the year	9,271 94	
Total net amount paid for sickness claims	$ 13,617 99	

Burglary Risks.

Net amount paid for claims occurring in previous years	$ 12 84	
Net amount paid for claims occurring during the year	204 50	
Total net amount paid for burglary claims	$ 217 34	
Total net amount paid for claims		$ 398,280 08
Paid for commission or brokerage		181,753 01
Salaries of officials, $65,450.30; auditors' fees, $1,615.70; travelling expenses, $12,058.99		79,124 99
Paid for taxes		8,963 75
Miscellaneous payments: viz: Advertising, $3,683.20; law costs, $1,841.47; printing and stationery, $7,601.31; postage and telegrams, $3,760.02; rent, $6,917.84; agency charges, $106.56; sundry expenses, $5,470.45; elevator inspection, $1,860.30; medical fees, $150.81.		31,391 96
Total expenditure in Canada		$ 699,513 79

RISKS AND PREMIUMS IN CANADA.

Guarantee Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	4,248	$ 29,790 890	$ 96,853 54
Taken during the year, new	1,694	19,890,216	105,437 66
Taken during the year, renewed	2,607	12,977,045	39,768 00
Total	8,549	$ 62,658,151	$ 242,059 20
Deduct terminated	4,529	29,212,173	92,072 40
Gross in force at end of year	4,020	$ 33,445 978	$ 149,986 80
Deduct reinsured		2,309 746	7,634 81
Net in force at Dec. 31, 1914	4,020	$ 31,136 232	$ 142,351 99

Accident Risks.			
Gross policies in force at date of last statement	9,821	$ 24,071,050	$ 150,412 07
Taken during the year, new	3,423	7,106,500	50,841 52
Taken during the year, renewed	6,619	16,062,000	97,877 03
Total	19,863	$ 47,239,550	$ 299,130 62
Deduct terminated	10,381	24,617,050	154,222 21
Gross in force at end of year	9,482	$ 22,622,500	$ 144,908 41
Deduct reinsured		169,500	983,75
Net in force at Dec. 31, 1914	9,482	$ 22,453,000	$ 143,924 66

The London Guarantee and Accident—*Concluded.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

	No.	Amount.	Premiums.
Employers' Liability Risks.			
Gross policies in force at date of last statement	1,298	$ 12,980,000	$ 178,214 29
Taken during the year, new	736	7,360,000	73,238 73
Taken during the year, renewed	483	4,830,000	46,559 81
Total	2,517	$ 25,170,000	$ 298,012 83
Deduct terminated	1,409	14,090,000	168,897 38
Gross and net in force at Dec. 31, 1914	1,108	$ 11,080,000	$ 129,115,45
Sickness Risks.			
Gross policies in force at date of last statement	499	$ 3,770,500	$ 30,284 85
Taken during the year, new	6	1,917,000	15,336 02
Taken during the year, renewed	320	1,885,500	15,084 55
Total	825	$ 7,573,000	$ 60,705 42
Deduct terminated	509	3,833,000	30,665 92
Gross and net in force at Dec. 31, 1914	316	$ 3,740,000	$ 30,039 50
Burglary Risks.			
Gross policies in force at date of last statement	79	$ 138,850	$ 966 86
Taken during the year, new	7	10,000	75 75
Taken during the year, renewed	64	92,340	923 40
Total	150	$ 241,190	$ 1,966 01
Deduct terminated	80	139,850	971 26
Gross and net in force at Dec. 31, 1914	70	$ 101,340	$ 994 75

Total number of policies in Canada at date	14,996
Total net amount in force	$68,510,572 00
Total premiums thereon	446,426 35

(*For General Business Statement, see Appendix.*)

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—ALFRED WRIGHT. Manager—ALEXANDER MACLEAN.

Head Office—61-65 Adelaide St., E. Toronto.

(Incorporated by an Act of Parliament of Canada, April 10, 1908. Dominion license issued July 24, 1908.)

CAPITAL.

Amount of capital stock authorized and subscribed	$ 500,000 00
Amount paid thereon in cash	400,000 00
Amount of premium on capital stock paid in by stockholders	437,007 52

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate	$ 125,011 50

Bonds and debentures owned by the Company, viz:—

	Par value.	Book value.	Market value.
On deposit with Receiver General—			
Cape of Good Hope, 1917, 4 p. c.	$ 34,066 66	$ 33,000 00	$ 33,726 00
British Government local loans, 1912 or later, 3 p. c.	48,666 67	47,000 00	39,420 00
City of Hull (g'teed. by Prov. Quebec) 1937, 4 p. c.	16,500 00	16,005 00	15,015 00
City of Victoria, 1922, 4 p. c.	486 67	447 80	452 60
Total on deposit with Receiver General.	$ 99,720 00	$ 96,452 80	$ 88,613 60

Bonds and debentures owned by the company and deposited in the United States:—

	Par value.	Book value.	Market value.
Commonwealth of Massachusetts, 1935, 3½ p. c.	$ 70,000 00	$ 65,800 00	$ 64,400 00
City of Buffalo, N.Y., 1931, 4 p. c	75,000 00	75,937 50	73,500 00
" Buffalo, N.Y., 1960, 4 p. c.	25,000 00	25,500 00	24,250 00
City of Mount Vernon, N.Y., School, 1961, 4½ p. c.	5,000 00	5,480 29	5,150 00
City of Mount Vernon, N.Y., 1932, 4½ p. c.	50,000 00	51,671 45	51,000 00
City of Syracuse, N.Y., 1918, 4 p. c.	10,000 00	10,062 50	9,900 00
City of Syracuse, N.Y., 1924, 4 p. c.	10,000 00	10,102 50	9,700 00
City of Syracuse, N.Y., 1917, 4½ p. c.	10,000 00	10,132 76	10,100 00
City of Syracuse, N.Y., 1918, 4½ p. c.	11,000 00	11,172 07	11,110 00
City of Syracuse, N.Y., 1919, 4½ p. c.	11,000 00	11,197 05	11,110 00
City of Syracuse, N.Y., 1920, 4½ p. c.	11,000 00	11,221 02	11,110 00
City of Syracuse, N.Y., 1921, 4½ p. c.	11,000 00	11,244 02	11,110 00
City of Syracuse, N.Y., 1922, 4½ p. c.	1,000 00	1,024 19	1,010 00
City of Syracuse, N.Y., 1923, 4½ p. c.	1,000 00	1,026 11	1,020 00
City of Syracuse, N.Y., 1924, 4½ p. c.	11,000 00	11,307 51	11,220 00

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

ASSETS—*Concluded.*

Bonds and debentures owned by the Company and deposited in the United States—*Con.*

	Par value.	Book value.	Market value.
City of Syracuse, N.Y., 1925, 4½ p. c.	$ 11,000 00	$ 11,326 98	$ 11,220 00
City of Syracuse, N.Y., 1926, 4½ p. c.	11,000 00	11,345 66	11,220 00
City of Syracuse, N.Y., 1927, 4½ p. c.	11,000 00	11,363 58	11,220 00
City of New York, N.Y., 1957, 4½ p. c.	60,000 00	63,900 00	61,800 00
City of Schenectady, N.Y., 1917, 4 p. c.	6,000 00	5,965 20	5,940 00
City of Schenectady, N.Y., 1918, 4 p. c.	9,000 00	8,941 50	8,910 00
County of Schenectady, N.Y., 1954, 4½ p. c.	1,000 00	1,048 58	1,050 00
County of Schenectady, N.Y., 1955, 4½ p. c.	13,000 00	13,636 62	13,650 00
County of Schenectady, N.Y., 1956, 4½ p. c.	12,000 00	12,593 05	12,600 00
County of Schenectady, N.Y., 1957, 4½ p. c.	12,000 00	12,597 55	12,600 00
County of Schenectady, N.Y., 1958, 4½ p. c.	12,000 00	12,602 14	12,600 00
Dominion of Canada, 1919, 3½ p. c.	31,590 00	31,590 00	31,274 10
Province of Manitoba, 1923, 5 p. c.	7,290 00	7,834 32	7,568 70
City of Oswego, N.Y., 1928, 4½ p. c.	20,000 00	20,662 48	20,600 00
City of Oswego, N.Y., 1929, 4½ p. c.	5,000 00	5,173 42	5,150 00
Grand Trunk Pacific Ry., 1962, 3 p. c.	53,460 00	42,500 70	39,025 80
Total par, book and market values	$ 587,340 00	$ 585,960 75	$ 572,058 60
Grand totals	$ 687,060 00	$ 682,413 55	$ 660,672 20

Carried out at book value		$ 682,413 55
Cash at head office and branches		2,832 71
Cash in banks, viz:—		
Bank of Toronto, Toronto	$ 68,680 04	
Continental Commercial Bank, Chicago	102,493 80	
Phoenix National Bank, Hartford	87,500 00	
Charter Oak National Bank, Hartford	32,500 00	
Fidelity Trust Co., Hartford	189,065 20	
U.S. Mortgage and Trust Co., New York	52,159 98	
Harris Trust and Savings Bank, Chicago	2,000 00	
Crocker National Bank, San Francisco, Cal.	1,667 11	
Total cash in banks		536 066 13
Agents' and inspectors' balances		4,305 50
Due from London and Lancashire Fire Ins. Co., Liverpool		11,478 66
Deposit with: Glass Underwriters' Assoc., $100; N. Y. State Workmen's Compens. $1,000.		1,100 00
Total ledger assets		$ 1,363,208 05
Market value of bonds and debentures under book value		21,741 35
		$ 1,341,466 70

OTHER ASSETS.

Interest accrued		$ 7,740 43
Rents due		135 00
Gross premiums due and uncollected on policies in force, viz.:—		
Accident	$ 33,224 44	
Employers' liability	240,183 27	
Guarantee	16,017 94	
Sickness	15,566 36	
Plate Glass	28,309 90	
Automobile	7,531 35	
Total	$ 340,833 36	
Less commission	78,880 37	
Net amount of outstanding premiums		261,952 99
Total assets		$ 1,611,295 12

The London and Lancashire Guarantee and Accident—*Concluded.*

LIABILITIES.

(1) *Liabilities in Canada.*

Outstanding claims, viz:—		
Guarantee, unadjusted	$ 2,215 00	
Accident, unadjusted	8,996 00	
Accident resisted in suit	1,500 00	
Sickness, unadjusted	6,210 00	
Plate glass, unadjusted	547 00	
Employers' liability, unadjusted	8,067 00	
Automobile, unadjusted	2,175 00	
Total net amount of unsettled claims		$ 29,710 00
Reserve of unearned premiums, viz:—		
Accident	$ 50,895 38	
Employers' liability	14,667 10	
Guarantee	7,000 15	
Sickness	15,562 63	
Plate glass	10,868 68	
Automobile	6,943 00	
Total reserve, $85,936.94; carried out at 80 per cent		68,749 55
Taxes due and accrued		1,200 00
Due and accrued for salaries, rent, advertising, agency and other expenses		121 07
Due for reinsurances		689 94
Total liabilities in Canada		$ 100,470 56

(2) *Liabilities in other countries.*

Unsettled claims, viz:—.		
Accident, unadjusted	$ 3,569 65	
Accident, resisted, not in suit	100 00	
Plate glass, unadjusted	3,063 00	
Guarantee, unadjusted	4,387 88	
Sickness, unadjusted	1,249 90	
Employers' liability and automobile, unadjusted	157,076 39	
Employers' liability and automobile, (resisted in suit)	9,000 00	
Total net amount of unsettled claims		$ 178,446 82
Reserve of unearned premiums, viz:—		
Accident	$ 32,166 18	
Guarantee	22,225 68	
Plate glass	35,646 45	
Sickness	10,569 56	
Employers' liability	520,521 20	
Total reserve, $621,129.07; carried out at 80 per cent		496,903 26
Taxes due and accrued		18,689 75
Due or accrued for salaries, rent, advertising, agency and other expenses		11,514 03
Balance held for reinsuring Co., $1,020.25; income tax collected from employees, $65		1,085 25
Reinsurance and return premiums		1,947 88
Special reserve for contingencies		82,918 61
Total liabilities in other countries		$ 791,505 60
Total liabilities (except capital stock) in all countries		$ 891,976 16
Excess of assets over liabilities		$ 719,318 96
Capital stock paid in cash		400,000 00
Surplus over liabilities and capital		$ 319,318 96

INCOME.

For Accident Risks.	In Canada.	In other countries.
Gross cash received for premiums	$ 62,266 89	$ 91,016 29
Deduct reinsurance, $11,318.82; return premiums, $27,274.75.	2,745 59	35,847 98
Net cash received for accident premiums	$ 59,521 30	$ 55,168 31
For Employers' Liability Risks.		
Gross cash received for premiums	$ 45,668 43	$1,476,549 42
Deduct reinsurance, $27,271.63; return premiums, 414,315.61.	2,608 36	438,978 93
Net cash received for employers' liability premiums	$ 43,060 07	$1,037,570 49

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

INCOME—*Concluded.*

	In Canada.	In other countries.	
For Guarantee Risks.			
Gross received for premiums	$ 15,103 32	$ 60,284 18	
Deduct reinsurance, $16,371.14; return premiums, $11,368.81	1,968 07	25,771 88	
Net cash received for guarantee premiums	$ 13,135 25	$ 34,512 30	
For Automobile Risks.			
Gross cash received for premiums	$ 7,998 65		
Deduct reinsurance	336 09		
Net cash received for automobile premiums	$ 7,662 56		
For Sickness Risks.			
Gross cash received for premiums	$ 29,917 74	$ 27,909 78	
Deduct reinsurance, $2,548.78; return premiums, $9,330.25	631 35	11,247 68	
Net cash received for sickness premiums	$ 29,286 39	$ 16,662 10	
For Plate Glass Risks.			
Gross cash received for premiums	$ 13,706 09	$ 72,428 24	
Deduct reinsurance	36 15	12,084 22	
Net cash received for plate glass premiums	$ 13,669 94	$ 60,344 02	
Total cash received for premiums in all countries			$ 1,370,592 73
Received for interest			39,714 49
Rent			3,422 16
Total income			$ 1,413,729 38

EXPENDITURE.

	In Canada.	In other countries.	
For Accident Risks.			
Net amount paid for claims occurring in previous years	$ 3,179 22	$ 10,174 59	
Amount paid for claims occurring during the year	$ 24,691 82	$ 25,099 09	
Deduct reinsurances	425 13	1,580 10	
Net amount paid for said claims	$ 24,266 69	$ 23,518 99	
Total net amount paid for accident claims	$ 27,445 91	$ 33,693 58	
For Employers' Liability Risks.			
Net amount paid for claims occurring in previous years	$ 5,210 77	$ 27,326 00	
Amount paid for claims occurring during the year	$ 11,042 09	$ 300,865 42	
Deduct reinsurances	232 67	3,337 59	
Net amount paid for said claims	$ 10,809 42	$ 297,527 83	
Total net amount paid for employers' liability claims	$ 16,020 19	$ 324,853 83	
For Sickness Risks.			
Net amount paid for claims occurring in previous years	$ 2,225 36	$ 619 07	
Amount paid for claims occurring during the year	$ 9,963 91	$ 6,078 32	
Deduct reinsurances	137 49	74 99	
Net amount paid for said claims	$ 9,826 42	$ 6,003 33	
Total amount paid for sickness claims	$ 12,051 78	$ 6,622 40	

The London and Lancashire Guarantee and Accident—*Continued.*

EXPENDITURE—*Continued.*

	In Canada.	In other countries.	
For Plate Glass Risks.			
Net amount paid for claims occurring in previous years	$ 452 37	$ 963 33	
Amount paid for claims occurring during the year	$ 5,669 85	$ 26,807 75	
Deduct salvages and reinsurances	7 45	370 44	
Net amount paid for said claims	$ 5,662 40	$ 26,437 31	
Total net amount paid for plate glass claims	$ 6,114 77	$ 27,400 64	
For Automobile Risks.			
Net amount paid for claims occurring in previous years	$ 381 00		
Amount paid for claims occurring during the year	2,375 03		
Total net amount paid for automobile claims	$ 2,756 03		
For Guarantee Risks.			
Net amount paid for claims occurring in previous years	$ 889 77	.....	
Amount paid for claims occurring during the year	$ 11,669 30	$ 5,196 55	
Deduct recoveries and reinsurances	6,800 59	.....	
Net amount paid for said claims	$ 4,868 71	$ 5,196 55	
Total net amount paid for guarantee claims	$ 5,758 48	$ 5,196 55	
Total net amount paid for claims in all countries			$ 467,914 16
Paid for commission or brokerage			317,389 95
Paid for: salaries of officials, $153,637.91; do., of agents, $14,418.57; auditors' fees, $461; travelling expenses, $25,603.01			194,120 49
Taxes			17,529 31
All other expenditure, viz: Advertising, $6,751.22; legal fees, $581.07; postage, telegrams, telephone and express, $8,311.51; printing and stationery, $33,235.96; rent, $10,794.49; furniture and fixtures, $9,768; inspections, $5,412.87; medical examiners' fees, $27.00; pay roll audits, $568.92; adjustment of claims, $5,000.04; sundries, $16,305.26; subscriptions, $1,588.58			98,344 92
Total expenditure			$ 1,095,298 83

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1913	$ 1,043,692 25
Amount of cash income as above	1,413,729 38
Total	$ 2,457,421 63
Amount of cash expenditure as above	1,095,298 83
Balance, net ledger assets, at December 31, 1914, $1,363,208.05 (less $1,085.25 ledger liability)	$ 1,362,122 80

SESSIONAL PAPER No. 8

The London and Lancashire Guarantee and Accident—*Continued.*

RISKS AND PREMIUMS.

	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
Accident Risks.		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at date of last statement	4,554	11,088,500	67,278 75	.....	.....	33,103 52	4,554	11,088,500	100,382 27
Taken during the year, new	1,931	4,536,250	26,041 27	.....	.....	104,634 93	.....	.....	188,243 11
Taken during the year, renewed	4,161	8,657,550	57,566 91	.....	.....		.....	.....	
Total	10,646	24,282,300	150,886 93	.....	.....	137,738 45	.....	.....	288,625 38
Deduct terminated	5,850	14,499,500	86,455 87	.....	.....	64,962 88	.....	.....	151,418 75
Gross in force at end of year	4,796	9,782,800	64,431 06	.....	.....	72,775 57	.....	.....	137,206 63
Deduct reinsured	.....	497,500	2,640 29	.....	.....	8,443 22	.....	.....	11,083 51
Net in force at Dec. 31, 1914	4,796	9,285,300	61,790 77	.....	.....	64,332 35	.....	.....	126,123 12
Plate Glass Risks.									
Gross policies in force at date of last statement	1,913	.....	18,564 96	.....	.....	56,293 01	.....	.....	74,857 97
Taken during the year, new	987	.....	15,823 49	.....	.....	84,887 95	.....	.....	105,527 26
Taken during the year, renewed	309	.....	4,815 82	.....	.....		.....	.....	
Total	3,209	.....	39,204 27	.....	.....	141,180 96	.....	.....	180,385 23
Deduct terminated	954	.....	18,292 63	.....	.....	69,922 82	.....	.....	88,215 45
Gross in force at end of year	2,255	.....	20,911 64	.....	.....	71,258 14	.....	.....	92,169 78
Deduct reinsured	.....	.....	36 15	.....	.....	.....	.....	.....	36 15
Net in force at Dec. 31, 1914	2,255	.....	20,875 49	.....	.....	71,258 14	.....	.....	92,133 63
Employers' Liability Risks.									
Gross policies in force at date of last statement	605	4,284,928	32,627 51	.....	.....	322,074 24	.....	.....	354,701 75
Taken during the year, new	312	1,326,800	24,466 38	.....	.....	1,583,699 45	.....	1,	637,662 35
Taken during the year, renewed	470	3,880,428	29,496 52	.....	.....		.....	.....	
Total	1,387	9,492,156	86,590 41	.....	.....	1,905,773 69	.....	1,	992,364 10
Deduct terminated	800	5,915,428	54,520 12	.....	.....	847,564 34	.....	.....	902,084 46
Gross in force at end of year	587	3,576,728	32,070 29	.....	.....	1,058,209 35	.....	1,	090,279 64
Deduct reinsured	.....	219,250	2,699 08	.....	.....	23,728 63	.....	.....	26,427 71
Net in force at Dec. 31, 1914	587	3,357,478	29,371 21	.....	.....	1,034,480 72	.....	1,	063,851 93

The London and Lancashire Guarantee and Accident—*Concluded.*

RISKS AND PREMIUMS—*Concluded.*

	In Canada.			In Other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
Sickness Risks.		$	$ cts.		$	$ cts.		$	$ cts.
Gross policies in force at date of last statement	3,371		30,870 23			8,102 02	3,371		38,972 25
Taken during the year, new	1,606		15,313 10			34,020 28			75,716 23
Taken during the year, renewed	2,902		26,382 85						
Total	7,879		72,566 18			42,122 30			114,688 48
Deduct terminated	4,389		40,829 56			19,177 53			60,007 09
Gross in force at end of year	3,490		31,736 62			22,944 77			54,681 39
Deduct reinsured			611 35			1,805 65			2,417 00
Net in force at Dec. 31, 1914	3,490		31,125 27			21,139 12			52,264 39
Guarantee Risks.									
Gross policies in force at date of last statement	1,086	5,112,417	17,565 55			5,278 93	1,086	5,112,417	22,844 48
Taken during the year, new	573	2,250,281	8,298 11			70,803 40			90,651 62
Taken during the year, renewed	709	2,774,763	11,550 11						
Total	2,368	10,137,461	37,413 77			76,082 33			113,496 10
Deduct terminated	1,313	5,361,047	21,426 68			21,547 97			42,974 65
Gross in force at end of year	1,055	4,776,414	15,987 09			54,534 36			70,521 45
Deduct reinsured		597,688	1,986 78			12,884 21			14,870 99
Net in force at Dec. 31, 1914	1,055	4,178,726	14,000 31			41,650 15			55,650 46
Automobile Risks.									
Gross policies in force at date of last statement	163	1,620,000	10,813 45						
Taken during the year, new	209	2,090,000	13,883 30						
Taken during the year, renewed	115	1,160,000	7,965 62						
Total	487	4,870,000	32,662 37						
Deduct terminated	271	2,702,500	18,459 56						
Gross in force at end of year	216	2,167,500	14,202 81						
Deduct reinsured		30,000	316 80						
Net in force at Dec. 31, 1914	216	2,137,500	13,886 01						

LOYAL PROTECTIVE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—S. A. ALLEN. Secretary—F. R. PARKS.

Principal Office—Boston, Mass

Head Office in Canada—Toronto. Chief Agent in Canada—William Atkins.

(Incorporated 1909. Dominion license issued February 13, 1913.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 100,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Commonwealth of Massachusetts, 1923, 3½ p.c.	$ 1,000 00	$ 960 00
Commonwealth of Massachusetts, 1941, 3 p.c.	5,000 00	4,100 00
Commonwealth of Massachusetts, 1924, 3½ p.c.	5,000 00	4,950 00
Commonwealth of Massachusetts, 1929, 3½ p.c.	3,000 00	2,970 00
Province of Ontario, 1941, 4 p.c.	13,000 00	12,350 00
Total on deposit with Receiver General	$ 27,000 00	$ 25,330 00

Carried out at market value	$ 25,330 00
Cash at head office	100 00
Cash in Standard Bank, Toronto	10,000 00
Interest accrued	237 50
Total assets in Canada	$ 35,667 50

LIABILITIES IN CANADA.

Total net amount of accident and sickness losses, unadjusted	$ 12,693 12
Reserve of unearned premiums, $16,253; carried out at 80 per cent	13,006 40
Due and accrued for salaries, rent, advertising, agency and other expenses	91 76
Taxes due and accrued	900 00
Premiums paid in advance	1,405 00
Total liabilities in Canada	$ 28,096 28

INCOME IN CANADA.

Accident and Sickness Risks.

Gross cash received for premiums	$ 81,428 67	
Deduct return premiums	307 50	
Net cash received for said premiums		$ 81,121 17
Received for interest or dividends		985 00
Received from policy fees		20,035 00
Total income in Canada		$ 102,141 17

LOYAL PROTECTIVE—*Concluded.*

EXPENDITURE IN CANADA.

Accident and Sickness Risks.		
Net amount paid for claims occurring in previous years	$ 5,914 46	
Net amount paid for claims occurring during the year	34,627 58	
Total net amount paid for accident and sickness claims		$ 40,542 04
Paid for commission or brokerage (including $20,031 policy fees retained by agents)		26,426 58
Salary of actuary, $400; do; of agents, $621.92; travelling expenses, $925.95		1,947 87
Taxes		1,387 00
Miscellaneous payments, viz.: Advertising, $350.01; legal fees, $300; postage, telegrams, telephone and express, $661.79; printing and stationery, $798.35; rent, $678; office supplies, $86.91; advances to agents, $117.10; exchange, $0.75 (medical examiners' fees, $5.00; clerks, $371.00		3,368 91
Total expenditure in Canada		$ 73,672 40

RISKS AND PREMIUMS IN CANADA.

Accident and Sickness Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	4,721	.....	$ 19,596 50
Taken during the year, new and renewed	4,007	.....	81,428 67
Total	8,728	.....	$ 101,025 17
Deduct terminated	2,929	.....	76,638 17
Gross and net in force at December 31, 1914	5,799	.....	$ 24,387 00

(*For General Business Statement, see Appendix.*)

MARYLAND CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—JOHN T. STONE. Secretary—JAMES F. MITCHELL.

Principal Office—Baltimore, Md., U.S.A.

Chief Agent in Canada— Head Office in Canada—

F. J. LIGHTBOURN. Toronto.

(Incorporated March, 1898. Commenced business in Canada May 12, 1903.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....$ 1,000,000 00

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz:—

	Par value.	Market value.	
City of Toronto, 1929, 3½ p. c.	$ 38,933 33	$ 33,482 66	
City of Charlottetown, 1927, 4 p. c.	10,000 00	9,100 00	
Canadian Northern Railway (Ont. Div.) (g'teed by Prov. of Manitoba) 1930, 4 p. c.	44,773 33	40,296 00	
City of Vancouver, 1946, 4 p. c.	10,000 00	8,400 00	
City of Calgary, 1926, 4½ p. c.	5,000 00	4,700 00	
City of Peterborough, 1937, 4½ p. c.	17,000 00	16,490 00	
City of Brandon, 1934, 4½ p. c.	10,000 00	9,100 00	
City of St. Catharines, 1922, 4½ p. c.	5,000 00	4,800 00	
Town of Amherst, 1938, 4½ p. c.	15,000 00	13,650 00	
City of St. Boniface, 1928, 5 p. c.	10,000 00	9,600 00	
City of Brantford, 1939, 4 p. c.	50,000 00	43,000 00	
C. N. R., (Winnipeg Term.) (g'teed by Prov. of Manitoba) 1939, 4 p. c.	10,000 00	8,900 00	
City of London, 1919, 4½ p. c.	5,000 00	4,900 00	
City of London, 1920, 4½ p. c.	5,000 00	4,900 00	
City of Edmonton, 1919, 4½ p. c.	28,000 00	26,880 00	
City of Victoria, 1921, 4 p. c.	25,306 67	23,788 27	
City of Victoria, 1937, 4 p. c.	9,733 33	8,370 66	
City of Hamilton, 1934, 4½ p. c.	10,000 00	9,700 00	
City of Quebec, 1922, 4½ p. c.	20,000 00	19,600 00	
City of Calgary, P.S., 1931, 4½ p. c.	2,000 00	1,820 00	
City of Calgary, P.S., 1933, 4½ p. c.	23,000 00	20,930 00	
City of Calgary, P.S., 1944, 4½ p. c.	15,000 00	13,350 00	
City of Calgary, P.S., 1946, 4½ p. c.	10,000 00	8,800 00	
City of Edmonton, 1933, 4½ p. c.	18,493 33	16,644 00	
City of Edmonton, 1944, 4½ p. c.	7,000 00	6,160 00	
Total on deposit with Receiver General.....	$ 404,239 99	$ 367,361 59	
Carried out at market value.....			$ 367,361 59
Cash on deposit with Central Canada Loan and Savings Co.....			8,375 79
Interest accrued.....			3,268 73

MARYLAND CASUALTY—*Continued.*

ASSETS IN CANADA—*Concluded.*

Gross premiums, due and uncollected, viz:—		
Accident	$ 6,752 23	
Sickness	4,452 39	
Employers' liability	19,989 37	
Steam boiler	1,402 44	
Sprinkler leakage	970 32	
Guarantee	6,425 55	
Plate glass	1,718 08	
Burglary	1,406 68	
Total	$ 43,117 06	
Deduct commission	10,594 73	
Net outstanding premiums		32,522 33
Total assets in Canada		$ 411,528 44

LIABILITIES IN CANADA.

Unadjusted claims:—		
For accident claims	$ 1,707 92	
For employers' liability claims	30,608 00	
For sickness claims	1,926 60	
For plate glass claims	852 59	
For guarantee claims	7,980 02	
For burglary claims	2,465 00	
For sprinkler leakage claims	1,741 98	
Total net amount of unsettled claims		$ 47,282 11
Reserve of unearned premiums, viz:—		
Accident	$ 28,815 49	
Sickness	6,191 69	
Employers' liability	36,889 51	
Steam boiler	21,973 22	
Sprinkler leakage	15,893 73	
Guarantee	13,588 32	
Plate glass	6,714 06	
Burglary	5,578 41	
Total reserve, $135,644.43; carried out at 80 per cent		108,515 54
Taxes due and accrued		5,257 75
Total liabilities in Canada		$ 161,055 40

INCOME IN CANADA.

Accident Risks.		
Gross cash received for premiums	$ 77,376 66	
Deduct reinsurance, $47.50; return premiums, $13,264.49	13,311 99	
*Net cash received for accident premiums	$ 64,064 67	
Sickness Risks.		
Gross cash received for premiums	$ 10,640 70	
Deduct return premiums	2,253 46	
Net cash received for sickness premiums	$ 8,387 24	
Employers' Liability Risks.		
Gross cash received for premiums	$ 227,551 83	
Deduct reinsurances, $13.12; return premiums, $21,557.94	21,571 06	
Net cash received for employers' liability premiums	$ 205,980 77	
Steam Boiler Risks.		
Gross cash received for premiums	$ 17,511 34	
Deduct return premiums	2,796 79	
Net cash received for steam boiler premiums	$ 14,714 55	

*Including premiums for combined accident and sickness policies.

Maryland Casualty—*Continued.*

INCOME IN CANADA—*Concluded.*

Sprinkler Leakage Risks.		
Gross cash received for premiums	$ 20,566 94	
Deduct return premiums	3,529 76	
Net cash received for sprinkler leakage premiums	$ 17,037 18	
Plate Glass Risks.		
Gross cash received for premiums	$ 13,062 07	
Deduct return premiums	2,789 85	
Net cash received for plate glass premiums	$ 10,272 22	
Burglary Risks.		
Gross cash received for premiums	$ 10,769 63	
Deduct reinsurance, $868.59; return premiums, $1,666.41	2,535 00	
Net cash received for burglary premiums	$ 8,234 63	
Guarantee Risks.		
Gross cash received for premiums	$ 27,601 09	
Deduct reinsurance, $2,892.26; return premiums, $6,780.14	9,672 40	
Net cash received for guarantee premiums	$ 17,928 69	
Total net cash received for all premiums		$ 346,619 95
Received for interest on investments		16,000 22
Total income in Canada		$ 362,620 17

EXPENDITURE IN CANADA.

Accident Risks.		
Net amount paid for claims occurring in previous years	$ 2,114 81	
Net amount paid for claims occurring during the year	17,588 51	
Total net amount paid for accident claims	$ 19,703 32	
Sickness Risks.		
Net amount paid for claims occurring in previous years	$ 3,206 53	
Amount paid for claims occurring during the year	$ 11,447 32	
Deduct reinsurances	55 35	
Net amount paid for said claims	$ 11,391 97	
Total net amount paid for sickness claims	$ 14,598 50	
Employers' Liability Risks.		
Net amount paid for claims occurring in previous years	$ 100,157 76	
Net amount paid for claims occurring during the year	35,803 77	
Net amount paid for employers' liability claims	$ 135,961 53	
Steam Boiler Risks.		
Net amount paid for claims occurring during the year	$ 97 93	
Burglary Risks.		
Net amount paid for claims occurring in previous years	$ 65 00	
Net amount paid for claims occurring during the year	2,487 55	
Total net amount paid for burglary claims	$ 2,552 55	
Plate Glass Risks.		
Net amount paid for claims occurring in previous years	$ 141 71	
Net amount paid for claims occurring during the year	5,481 71	
Total net amount paid for plate glass claims	$ 5,623 42	

Maryland Casualty—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Sprinkler Leakage Risks.

Net amount paid for claims occurring during the year	$ 7,806 38	

Guarantee Risks.

Net amount paid for claims occurring in previous years	$ 6,343 61	
Net amount paid for claims occurring during the year	1,581 92	
Total net amount paid for guarantee claims	$ 7,925 53	
Total net amount paid for all claims		$ 194,269 16
Commission or brokerage		92,698 22
Salaries of officials, $7,721.00; travelling expenses, $1,181.63		8,902 63
Taxes		6,221 37
All other expenditure, viz:—Postage, telegrams, telephones and express, $1,630.81; printing and stationery, $952.35; rent, $1,200.00; inspections, $7,123.49; sundry, $319.24		11,225 89
Total expenditure in Canada		$ 313,317 27

RISKS AND PREMIUMS IN CANADA.

Accident Risks (including combined accident and sickness risks.)	No.	Amount.	Premiums
Gross policies in force at date of last statement	3,015	$ 14,833,861	$ 81,886,64
Taken during the year, new and renewed	2,742	13,468,704	70,622 05
Total	5,757	$ 28,302,565	$ 152,508 69
Deduct terminated	3,038	14,946,837	94,830 21
Gross in force at end of year	2,719	$ 13,355,728	$ 57,678 48
Deduct reinsured			47 50
Net in force at Dec. 31, 1914	2,719	$ 13,355,728	$ 57,630 98

Sickness Risks.

Gross policies in force at date of last statement	119		$ 2,314 00
Taken during the year, new and renewed	997		14,636 83
Total	1,116		$ 16,950 83
Deduct terminated	272		4,567 46
Gross in force at December 31, 1914	844		$ 12,383 37

Employers' Liability Risks.

Gross policies in force at date of last statement	1,163	$ 3,949,000	$ 151,223 11
Taken during the year new and renewed	920	3,128,000	191,477 33
Total	2,083	$ 7,077,000	$ 342,700 44
Deduct terminated	1,210	4,113,000	268,688 13
Gross in force at end of year	873	$ 2,964,000	$ 74,012 31
Deduct reinsured			13 12
Net amount in force at December 31, 1914	873	$ 2,964,000	$ 73,999 19

Steam Boiler Risks.

Gross policies in force at date of last statement	227	$ 3,775,100	$ 44,565 55
Taken during the year, new and renewed	149	2,477,135	17,329 82
Total	376	$ 6,252,235	$ 61,895 37
Deduct terminated	158	2,627,985	19,702 62
Gross and net in force at Dec. 31, 1914	218	$ 3,624,250	$ 42,192 75

Maryland Casualty—*Continued.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

Sprinkler Leakage Risks.

Gross policies in force at date of last statemeat...	186	$ 1,633,800	$ 20,954 95
Taken during the year, new and reaewed.....	154	1,354,276	18,830 41
Total.....	340	$ 2,988,076	$ 39,785 36
Deduct terminated.....	124	1,088,572	13,718 64
Gross and aet in force at Decembar 31, 1914.....	216	$ 1,899,504	$ 26,066 72

Plate Glass Risks.

Gross policies in force at date of last statement...	1,045	.....	$ 21,488 36
Taken during the year, new and renewed.....	618	.....	12,266 51
Total.....	1,663	.....	$ 33,754 87
Deduct termiaated.....	1,081	.....	17,663 74
Gross and net in force at December 31, 1914.....	582	.....	$ 16,091 13

Burglary Risks.

Gross policies in force at date of last statement...	452	$ 843,460	$ 7,953 10
Taken during the year, new and reaewed.....	565	1,054,290	10,524 38
Total.....	1,017	$ 1,897,750	$ 18,477 48
Deduct termiaated.....	366	682,994	6,892 57
Gross aad net in force at December 31, 1914.....	651	$ 1,214,760	$ 11,584 91

Guarantee Risks.

Gross policies in force at date of last statement.	285	$ 3,845,916	$ 20,560 36
Taken during the year, aew and renewed.....	529	7,138,326	33,816 60
Total.....	814	$ 10,984,242	$ 54,376 96
Deduct terminated.....	372	5,023,894	24,448 24
Gross in force at end of year.....	442	$ 5,960,348	$ 29,928 72
Deduct reinsured.....	.....	.....	2,892 26
Net in force at December 31, 1914.....	442	$ 5,960,348	$ 27,036 46

General Business Statement for the Year ending December 31, 1914.

INCOME.

Net cash received for premiums.....	$ 6,114,737 81
Interest and dividends.....	190,287 35
Rents.....	107,689 77
Gross profit on sale or maturity of bonds and stocks.....	3,346 25
Gross increase, by adjustment, in book value of stocks aad bonds.....	67,199 23
Total income.....	$ 6,483,260 41

EXPENDITURE.

Net amount paid policyholders for losses.....	$ 2,780,138 59
Investigations and adjustment of claims.....	480,099 49
Cash paid stockholders for interest and dividends.....	200,000 00
Commission or brokerage to agents (less received on return premiums and reiasurance)....	1,502,206,02
Salaries, travelling and all other expenses of agents not paid by commissions.....	175,427 90
Salaries, fees and all other compensatioa of officers, directors, trustees and home office employees.....	301,338 28
Inspections (other than medical and claim).....	211,477 11
Rents.....	55,887 98
State taxes on premiums, Iasurance Department licenses and fees.....	137,327 73
Taxes on real estate.....	18,628 99

MARYLAND CASUALTY—*Concluded.*

EXPENDITURE—*Concluded.*

All other licenses, fees and taxes	$ 32,778 40
Agents' balances previously charged off	40,505 82
Gross loss on sale or maturity of bonds	210 00
Gross decrease, by adjustment, in book value of bonds, stocks and real estate	32,053 98
All other expenditure	150,481 87
Total expenditure	$ 6,118,562 16

LEDGER ASSETS.

Book value of real estate	$ 1,243,762 92
Mortgage loans on real estate, first liens	10,000 00
Mortgage loans on real estate, other than first liens	31,817 46
Book value of bonds and stocks	4,170,302 48
Cash on hand, in trust companies and in banks	471,488 17
Agents' balances and bills receivable	35,295 83
Reinsured losses due from other companies	6,793 06
Premiums in course of collection	1,158,160 72
All other ledger assets	1,490 32
Total ledger assets	$ 7,129,110 96

NON-LEDGER ASSETS.

Interest accrued	28,019 85
Total	$ 7,157,130 81
Deduct assets not admitted	263,757 56
Total admitted assets	$ 6,893,373 25

LIABILITIES.

Net amount of unpaid claims and expenses of settlement	$ 1,503,926 53
Total unearned premiums	2,905,087 17
Commissions, brokerage and other charges due or to become due to agents or brokers	232,572 58
Federal, State and other taxes due or accrued (estimated)	104,717 67
Salaries, rents, expenses, etc., due or accrued	6,838 70
Reinsurance	29,173 28
Total liabilities, except capital	$ 4,782,315 93
Capital stock paid up in cash	1,000,000 00
Surplus over capital and other liabilities	1,111,057 32
Total liabilities	$ 6,893,373 25

EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net Premiums in force at Dec. 31, 1914.
	$ cts.	$ cts.	$ cts.
Accident	834,913 75	891,280 78	590,665 97
Health	345,584 38	371,860 24	246,379 36
Liability	2,856,111 59	2,969,458 99	1,449,275 89
Plate glass	335,964 55	355,852 39	282,911 68
Steam boiler	348,985 65	320,410 82	688,953 42
Burglary and theft	407,945 01	398,740 34	463,659 23
Sprinkler	192,017 19	173,974 13	242,849 67
Fly-wheel	39,168 72	35,946 09	59,640 94
Auto and teams property damage	219,580 91	207,846 67	156,769 52
Workmen's collective	39,086 46	45,585 19	15,421 04
Fidelity	463,159 47	390,428 80	305,417 65
Surety	648,256 01	594,994 77	479,033 38
Physicians' defence	50,411 91	51,897 96	41,822 93
Workmen's compensation	1,388,846 01	1,046,281 81	696,025 60

MERCHANTS CASUALTY COMPANY.

Statement for the Year ending December 31, 1914.

President—M. J. McMichael. | Vice-President—

Secretary—H. J. King. | L. M. Fingard.

Head Office—Winnipeg, Man.

(Incorporated as "Merchants Casualty Company" under authority of chap. 117 of Statutes of Manitoba, 1913. Dominion license issued March 2, 1914.)

CAPITAL.

Amount of joint stock capital authorized	$ 500,000 00
Amount subscribed	368,600 00
Amount paid thereon in cash	50,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Loans on real estate, first liens				$ 10,000 00
Bonds and debentures owned by the Company, viz.:—	Par value.	Book value.	Market value.	
*Town of McLeod, 1933, 6 p.c.	$ 5,000 00	$ 4,925 00	$ 4,925 00	
*Town of Humboldt, 1937 to 1943, 6 p.c.	16,222 16	15,200 65	15,200 65	
*City of St. Boniface, 1942, 5 p.c.	10,000 00	9,290 00	9,290 00	
*Province of Alberta, 1923, 4½ p.c.	20,000 00	19,250 00	19,250 00	
Consolidated Elevator bond, 1938, 5 p.c.	1,000 00	1,000 00	1,000 00	
Total par, book and market values	$ 52,222 16	$ 49,665 65	$ 49,665 65	
Carried out at book value				49,665 65
Cash at head office and eastern office, Toronto, Ont.				3,858 43
Cash in Standard Bank, Winnipeg				16,003 72
Total ledger assets				$ 79,527 80

OTHER ASSETS.

Interest accrued	1,187 15
Furniture and fixtures	5,000 00
Total assets	$ 85,714 95

LIABILITIES.

Net amount of accident and sickness claims, unadjusted	$ 4,752 35	
Net amount of accident and sickness claims, resisted in suit	300 00	
Total net amount of unsettled claims		$ 5,052 35
Reserve of unearned premiums, $9,495.84; carried out at 80 per cent		7,596 67
Salaries, rent, advertising, agency and other expenses due and accrued		1,100 00
Taxes due and accrued		789 23
Total liabilities		$ 14,538 25

*On deposit with Receiver General.

Merchants Casualty Company—*Concluded.*

INCOME.

Gross cash received for premiums	$ 79,596 85	
Deduct reinsurance, $209.03; return premiums, $464.70	673 73	
Net cash received for premiums		$ 78,923 12
Policy fees		68,580 00
Interest and dividends		2,239 88
Membership fees		22,263 35
Other income		90 15
Total		$ 172,096 50
Received for increased capital		14,060 00
Total income		$ 186,156 50

EXPENDITURE.

Net amount paid for claims occurring in previous years	$ 3,306 00	
Net amount paid for claims occurring during the year	25,169 28	
Total net amount paid for accident and sickness claims		$ 28,475 28
Amount of dividends paid during the year at 10 per cent		1,605 75
Commission or brokerage (including $68,580 policy fees retained by agents)		82,569 02
Paid for: salaries of officials, $7,875; salaries of agents, $3,314.30 directors' fees, $90; travelling expenses, $2,067.60; office employees' salaries, $7,336.91		20,683 81
Taxes		1,935 12
All other expenditure, viz.: Furniture and fixtures, $3,294.24; duty, $428.73; legal expenses, $226.87; postage, telegrams, telephone and express, $3,902.52; printing and advertising, $5,188.65; rent, $4,655; agents' advance, $1,108.16; agents' bonus, $398.30; agents' entertainment, $465.51; exchange, $359.10; sundry, $1,853.34		21,880 42
Total expenditure		$ 157,149 40

SYNOPSIS OF LEDGER ASSETS.

Amount of net ledger assets at December 31, 1913	$ 50,520 70
Amount of cash income	186,156 50
Total	$ 236,677 20
Amount of cash expenditure	157,149 40
Balance net ledger assets at December 31, 1914	$ 79,527 80

RISKS AND PREMIUMS.

Accident and Sickness Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	6,896	$ 2,533,936	$ 7,516 64
Taken during the year	13,716	5,020,056	14,950 44
Total	20,612	$ 7,553,992	$ 22,467 08
Deduct terminated	10,986	4,030,876	11,974 74
Gross and net in force at December 31, 1914	9,626	$ 3,523,116	$ 10,492 34

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—L. N. DUPUIS. | Vice-Presidents—C. ROBILLARD.
Secretary—J. C. H. DUSSAULT. | W. E. HAYES, G. E. LARIN, M.D.
Managing Director—J. G. DUBEAU. | Head Office—Montreal, Que.

(Incorporated as "The National Weekly Indemnity Company" under the authority of chap. 124 of the Statutes of Quebec of 1909. Incorporated as "The Merchants' and Employers' Guarantee and Accident Company," April 4, 1911, by an Act of the Parliament of Canada 1-2 George V, chap. 118. Dominion license issued March 18, 1913.)

CAPITAL.

Amount of capital authorized	$ 1,000,000 00
Amount subscribed	455,700 00
Amount paid in cash	89,345 00
Amount of premium on capital stock paid in by stockholders	41,535 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens	$ 45,293 20

Bonds and debentures owned by the Company, viz.:—

	Par value.	Book value.	Market value.
*Mun. of Cartierville, Que., debs., 1942, 5 p.c.	$ 3,000 00	$ 3,000 00	$ 2,790 00
*Village of Ormstown debs., 1952, 5 p.c.	25,000 00	23,960 00	23,000 00
Town of Sault au Recollet, 1954, 6 p.c.	10,000 00	10,000 00	10,000 00
Town of Pointe aux Trembles, 1953, 6 p.c.	10,000 00	10,389 00	10,389 00
City of Kamloops, B.C., 1938, 6 p.c.	10,000 00	9,800 00	9,800 00
Total par, book and market values	$ 58,000 00	$ 57,149 00	$ 55,979 00

Carried out at book value		57,149 00
Cash at head office		3,442 21
Cash in Bank of Hochelaga, Montreal		21,539 62
Total ledger assets		$ 127,424 03
Deduct market value of bonds and debentures under book value		1,170 00
		$ 126,254 03

OTHER ASSETS.

Interest accrued		1,528 82
Premiums due and uncollected—		
Accident	$ 168 12	
Sickness (health and accident)	95 19	
Employers' liability	18,560 23	
Total	$ 18,823 54	
Less commission ($3,687.99; less adv., $971.71)	2,716 28	
Net outstanding premiums		16,107 26
Office furniture		2,048 94
Total assets		$ 145,939 05

*On deposit with Receiver General.

THE MERCHANTS' AND EMPLOYERS'—*Continued.*

LIABILITIES.

Unsettled claims—		
P.P. health and accident, adjusted and unpaid	$ 9 68	
Sickness, unadjusted	391 17	
Employers' liability, unadjusted	6,019 66	
Employers' liability, resisted, in suit ($500 of which accrued in 1913)	3,350 00	
Total net amount of unsettled claims		$ 9,770 51
Reserve of unearned premiums—		
Accident	$ 527 37	
Sickness	107 38	
Perfect Protection, health and accident	711 10	
Employers' liability	28,803 19	
Total, $30,149.04; carried out at 80 per cent		24,119 23
Taxes due and accrued		643 96
Total liabilities		$ 34,533 70
Surplus of assets over liabilities		$ 111,405 35
Capital stock paid in cash		89,345 00
Surplus over liabilities and capital		$ 22,060 35

INCOME.

Accident Risks.		
Net cash received for accident premiums	$ 930 78	
Employers' Liability Risks.		
Gross cash received for premiums	$ 79,352 33	
Deduct return premiums	5,750 46	
Net cash received for employers' liability premiums	$ 73,601 87	
Perfect Protection Risks (combined accident and sickness)		
Gross cash received for premiums	$ 5,024 42	
Deduct return premiums	2 00	
Net cash received for said premiums	$ 5,022 42	
Sickness Risks.		
Net cash received for sickness premiums	$ 119 56	
Total net cash received for all premiums		$ 79,674 63
Received for interest on investments		5,414 42
Policy fees received and retained by agents		1,461 00
Premium on capital stock		7,330 00
Total		$ 93,880 05
Received for calls on capital		16,654 00
Total income		$ 110,534 05

EXPENDITURE.

Accident Risks.		
Net amount paid for accident claims occurring during the year	$ 38 57	
Employers' Liability Risks.		
Net amount paid for claims occurring in previous years	$ 4,890 75	
Net amount paid for claims occurring during the year	18,779 80	
Total net amount paid for employers' liability claims	$ 23,670 55	
Sickness Risks.		
Net amount paid for claims occurring in previous years	$ 10 16	
Net amount paid for claims occurring during the year	542 36	
Total net amount paid for sickness claims	$ 552 52	
Perfect Protection Risks (combined accident and sickness)		
Net amount paid for claims occurring in previous years	$ 184 50	
Net amount paid for claims occurring during the year	997 95	
Total net amount paid for said claims	$ 1,182 45	

THE MERCHANTS' AND EMPLOYERS'—*Concluded.*

EXPENDITURE—*Concluded.*

Total net amount paid for all claims	$ 25,444 09
Commission or brokerage, (including $1,452 policy fees retained by agents)	14,351 00
Paid for: salaries of officials, $10,119.93; do., of agents, $2,460; directors' fees, $2,085; auditors' fees, $504; travelling expenses, $2,175.86	17,344 79
Taxes	938 39
Miscellaneous expenditure, viz.: Advertising, $563.27; furniture and fixtures, $1,586.50; legal fees, $808.80; medical examiners' fees, $1,103.05; postage, telegrams, telephone, and express, $637.42; printing and stationery, $1,378.41; rent, $1,390.64; general expenses, $335.36; commission on stock, $2,199; collection and exchange, $24.16; entertainments, $143	10,169 61
Total expenditure	$ 68,247 88

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1913	$ 85,137 86
Amount of cash income	110,534 05
Total	$ 195,671 91
Total amount of expenditure	68,247 88
Balance net ledger assets at December 31, 1914	$ 127,424 03

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Accident Risks.			
Gross policies in force at date of last statement	35	$ 117,000	$ 652 00
Taken during the year, new	24	86,000	466 00
Taken during the year, renewed	40	95,500	632 25
Total	99	$ 298,500	$ 1,750 25
Deduct terminated	39	125,000	695 50
Gross and net in force at December 31, 1914	60	$ 173,500	$ 1,054 75
Employers' Liability Risks.			
Gross policies in force at date of last statement	423	$ 4,260,000	$ 48,210 18
Policies taken during the year, new and renewed	738	7,390,000	80,666 67
Total	1,161	$ 11,650,000	$ 128,876 85
Deduct terminated	514	5,140,000	71,270 48
Gross and net in force at December 31, 1914	647	$ 6,510,000	$ 57,606 37
Sickness Risks.			
Policies taken during the year, new	14	.....	$ 214 75
Gross and net in force at December 31, 1914	14	.....	$ 214 75
**Sickness Risks (P.P. Health and Accident)*			
Gross policies in force at date of last statement	247	$ 169,085	$ 278 50
Policies taken during the year, new and renewed	487	270,100	624 27
Total	734	$ 439,185	$ 902 77
Deduct terminated	413	228,580	558 11
Gross and net in force at December 31, 1914	321	$ 210,605	$ 344 66

*Premiums on these policies are payable on the first of each month for insurance for the ensuing month and consequently the only liability thereunder is for premiums paid in advance.

THE GRAND LODGE OF THE LOYAL ORDER OF MOOSE IN THE DOMINION OF CANADA.

Statement for the Year ending December 31, 1914.

Grand Dictator—Norman G. Heyd. | Grand Secretary—Rodney H. Brandon.
Principal Office—Toronto.

(Incorporated April 1, 1912 by an Act of the Parliament of Canada, 2 George V, chap. 124. Dominion license issued November 3, 1913.)

(*For List of Officers, see Appendix.*)

ASSETS.

Amount secured by way of loans on real estate, first liens			$ 2,000 00
Bonds and debentures on deposit with Receiver General, viz:—			
	Par value.	Book value.	Market value.
City of Medicine Hat, 1942, 5 p.c.	$ 11,000 00	$ 10,570 48	$ 9,830 55
City of Kamloops, 1937, 5 p.c.	500 00	500 00	445 00
Total on deposit with Receiver General	$ 11,500 00	$ 11,070 48	$ 10,275 55
Carried out at book value			11,070 48
Cash at head office			780 40
Cash in banks, viz:—			
Quebec Bank, Toronto		$ 996 05	
Less overdraft		73 84	
Net cash in banks			922 21
Total ledger assets			$ 14,773 09
Deduct market value of bonds and debentures under book value			794 93
			$ 13,978 16

OTHER ASSETS.

Interest due, $70; accrued, $161.25	231 25
Premiums due and uncollected, on sickness policies	177 15
Total assets	$ 14,386 56

LIABILITIES.

Advances by Supreme Lodge (including $655.65 accrued interest)	$ 12,842 38
Reserve on sickness certificates	1,153 65
Total liabilities	$ 13,996 03

INCOME.

Net cash received for sickness premiums	$ 6,769 50
Received for interest	639 84
Total income	$ 7,409 34

EXPENDITURE.

Total net amount paid for sickness claims	$ 1,324 05
Paid for: salaries of officials, $1,115; directors' fees and mileage, $128.40; auditors' fees, $100; Grand Lodge convention, $375.90	1,719 30
Paid for taxes	150 00
Miscellaneous expenditure, viz.:—Furniture and fixtures, $127.60; legal expenses (balance in full), $815.80; postage, telegrams, telephone and express, $32.12; printing and stationery, $50; interest paid to Supreme Lodge *re* loan, $247.76; repayment to Supreme Lodge on account of principal, $871.70	2,144 98
Total expenditure	$ 5,338 33

The Grand Lodge of the Loyal Order of the Moose—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets December 31, 1913		$ 12,702 08
Amount of cash income		7,409 34
Total		$ 20,111 42
Amount of expenditure		5,338 33
Balance net ledger assets December 31, 1914		$ 14,773 09

RISKS AND PREMIUMS.

Sickness Risks.	No.	Premiums.
Policies in force at date of last statement	1,011	
Taken during the year, new	989	
Total	2,000	
Deduct terminated	1,116	
Gross and net in force at end of year	884	

THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

Chairman—SPENCER JOHN PORTAL.
Manager—WILFRID GALE. | Secretary—T. B. MULLINGS.
Principal Office—London, England.
Chief Agent in Canada— | Head Office in Canada—Toronto.
JOHN HAMILTON EWART.

(Established by Deed of Settlement in 1854. Registered in 1862 under the Companies' Act, 1862, as an unlimited company; incorporated under the Companies' Acts, 1862 to 1883, as a limited company, June 17, 1885. Dominion license issued April 4, 1907. Name changed from the National Provincial Plate Glass Insurance Company Limited, to the above name in June, 1912.)

CAPITAL.

Amount of joint stock capital authorized £50,000	$ 243,333 33
Amount subscribed and paid in cash, £20,525	99,888 33

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.	
British consols, 1923 or later 2½ p.c.	$ 12,166 67	$ 8,760 00	
Canada stock, 1930/1950, 3½ p.c.	2,433 33	2,165 66	
Canada stock, 1940/1960, 4 p.c.	3,893 33	3,854 40	
Total on deposit with Receiver General	$ 18,493 33	$ 14,780 06	
Carried out at market value			$ 14,780 06
Agents' ledger balances			509 42
Total assets in Canada			$ 15,289 48

LIABILITIES IN CANADA.

Net amount of plate glass losses, unadjusted	$ 450 00
Reserve of unearned premiums, $13,609.24; carried out at 80 per cent	10,887 39
Total liabilities in Canada	$ 11,337 39

INCOME IN CANADA.

Gross cash received for premiums	$ 19,716 09	
Deduct return premiums	3,418 96	
Total net cash received for plate glass premiums		$ 16,297 13
Total income in Canada		$ 16,297 13

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 95 54	
Amount paid for claims occurring during the year	$ 6,198 82	
Deduct salvages	13 42	
Net amount paid for said claims	$ 6,185 40	
Total net amount paid for plate glass claims		$ 6,280 94

The National Provincial Plate Glass—*Concluded.*

EXPENDITURE IN CANADA—*Concluded.*

Commission or brokerage	$	6,154 29
Taxes		790 85
All other expenditure: Printing and stationery		203 20
Total expenditure in Canada	$	13,429 28

RISKS AND PREMIUMS IN CANADA.

Plate Glass Risks.	Premiums.	
Policies in force at date of last statement	$	23,637 74
Taken during the year, new		15,438 28
Taken during the year, renewed		3,366 46
Total	$	42,442 48
Deduct terminated		17,067 68
Gross and net in force at December 31, 1914	$	25,374 80

(*For General Business Statement, see Appendix*).

NATIONAL SURETY COMPANY.

Statement for the Year ending December 31, 1914.

President—William B. Joyce. | Secretary—Hubert J. Hewitt.
Chief Agents in Canada—Reed, Shaw & McNaught.
Principal Office—New York. | Head Office in Canada—Toronto.

(Incorporated February 24, 1897. Dominion license issued November 30, 1910.)

CAPITAL.

Amount of joint stock capital authorized, subscribed, and paid up in cash	$ 2,000,000 00

ASSETS IN CANADA.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Town of Maisonneuve, 1950, 4½ p.c.	$ 54,000 00	$ 48,600 00	
City of Westmount, 1954, 4 p.c.	15,000 00	12,600 00	
Total on deposit with Receiver General	$ 69,000 00	$ 61,200 00	
Carried out at market value			$ 61,200 00
Cash in banks, viz.:—			
Royal Bank of Canada, Toronto		$ 155 93	
Home Bank of Canada, Toronto		7,135 82	
Total cash in banks			7,291 75
Interest accrued			505 00
Premiums due and uncollected, (guarantee) $3,009.97 (less $1,203.99 com.)			1,805 98
Total assets in Canada			$ 70,802 73

LIABILITIES IN CANADA.

Total net amount of guarantee claims, unadjusted	$ 23,431 72
Reserve of unearned premiums, $29,790.22; carried out at 80 per cent	23,832 18
Due and accrued for salaries, rent, etc	282 35
Taxes due and accrued	1,487 17
Total liabilities in Canada	$ 49,033 42

INCOME IN CANADA.

Gross cash received for premiums	$ 77,380 51	
Deduct return premiums	18,542 31	
Total net cash received for guarantee premiums		$ 58,838 20
Received for interest: bonds, $3,030; banks, $156.78		3,186 78
Total income in Canada		$ 62,024 98

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 5,712 12	
Amount paid for claims occurring during the year	$ 16,375 76	
Deduct recoveries	9,107 73	
Net amount paid for said claims	$ 7,268 03	
Total net amount paid for guarantee claims		$ 12,980 15
Paid for commission or brokerage		20,985 39
Paid for taxes		1,564 04
Advertising, $13.25; postage, telegrams, telephone and express, $16.32; printing and stationery, $84.38; legal expenses, $5.20		119 15
Total expenditure in Canada		$ 35,648 73

NATIONAL SURETY—*Continued.*

RISKS AND PREMIUMS IN CANADA.

For Guarantee Risks.	No.	Amount.	Premiums
Gross policies in force at date of last statement..	788	$12,154,689 40	$ 60,243 45
Policies taken during the year, new and renewed.	1,194	15,390,378 23	76,582 09
Total	1,982	$27,545,067 63	$ 136,825 54
Deduct terminated	1,142	15,581,527 49	79,483 59
Gross and net in force at December 31, 1914	840	$11,963,540 14	$ 57,341 95

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

INCOME.

Net cash received for premiums	$ 3,489,921 28
Interest and dividends	280,387 28
Rents	1,757 64
Inspections	3,001 56
Agents' balances previously charged off	97 87
Gross profit on sale or maturity of bonds	1,473 10
Gross increase, by adjustment, in book value of real estate	2,150 00
Income received from other sources	32,113 93
Total income	$ 3,810,902 66

DISBURSEMENTS.

Net amount paid policyholders for losses	$ 1,482,664 96
Investigation and adjustment of claims	179,065 35
Cash paid stockholders for interest or dividends	240,138 00
Commissions or brokerage	826,659 27
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	468,840 65
Salaries, travelling, and all other expenses of agents not paid by commissions	197,415 23
Inspections (other than medical and claim)	2,122 77
Rents	45,740 09
Taxes on real estate	760 77
State taxes on premiums, Insurance department licenses and fees	73,311 06
All other licenses, fees and taxes	10,564 86
Agents' balances charged off	22,758 02
Gross loss on sale or maturity of ledger assets	51,061 24
Gross decrease, by adjustment, in book value of stocks	25,049 00
All other disbursements	163,711 35
Total disbursements	$ 3,789,862 62

LEDGER ASSETS.

Book value of real estate	$ 51,686 00
Mortgage loans on real estate, first liens	80,694 88
Loans secured by pledge of bonds, stocks, or other collaterals	8,500 00
Book value of bonds and stocks	5,816,447 56
Cash on hand, in transit, in trust companies and in banks	832,360 41
Premiums in course of collection	822,911 89
Bills and accounts receivable	97,237 66
Due from suspended banks	172,571 71
Other ledger assets	135,782 71
Total ledger assets	$ 8,018,692 82

NON-LEDGER ASSETS.

Interest due and accrued	57,254 01
Total	$ 8,075,946 83
Deduct assets not admitted	664,696 78
Total admitted assets	$ 7,411,250 05

NATIONAL SURETY—*Concluded.*

LIABILITIES.

Total net amount of unpaid claims	$ 1,204,387 65
Estimated expenses of investigation and adjustment of unpaid claims	67,813 56
Total unearned premiums	1,915,193 77
Commissions, brokerage, and other charges due or accrued	133,122 38
Salaries, rents, bills, expenses, etc., due or accrued	6,455 64
Federal, state, and other taxes due or accrued (estimated)	55,703 22
Dividends declared and unpaid	60,240 00
Return premiums, $17,650.76; reinsurance, $42,709.37	60,360 13
Advance premiums	11,743 08
Other liabilities	19,700 31
Total liabilities (except capital)	$ 3,534,719 74
Capital stock paid up in cash	2,000,000 00
Surplus above capital and other liabilities	1,876,530 31
Total liabilities	$ 7,411,250 05

RISKS AND PREMIUMS.

	Premiums on policies written or renewed during the year.	Premiums on risks expired and terminated.	Premiums on policies in force at end of year.
	$ cts.	$ cts.	$ cts.
Fidelity risks	1,751,712 91	1,424,942 76	1,414,555 91
Surety risks	2,743,406 61	2,522,472 92	1,873,569 99
Burglary and theft risks	642,389 84	697,238 93	542,943 17

THE NEW YORK PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—MAJOR A. WHITE. | Secretary—J. CARROLL FRENCH.
Principal Office—Maiden Lane and William St., New York.
Head Office in Canada—Montreal. | Chief Agent in Canada—GEO. W. PACAUD.

(Incorporated March, 1891. Commenced business in Canada January, 1900.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 200,000 00

ASSETS IN CANADA.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
City of Quebec, 1932, 3½ p.c.	$ 11,000 00	$ 9,350 00	
City of Toronto, 1929, 3½ p.c.	9,733 34	8,370 67	
City of Toronto, 1944, 3½ p.c.	9,733 33	7,689 34	
City of Three Rivers, 1943, 5 p.c.	5,000 00	4,950 00	
Total on deposit with Receiver General	$ 35,466 67	$ 30,360 01	
Carried out at market value			$ 30,360 01
Interest accrued			574 47
Premiums due and uncollected			4,577 86
Total assets in Canada			$ 35,512 34

LIABILITIES IN CANADA.

Net amount of plate glass claims, unadjusted	$ 1,593 00
Reserve of unearned premiums, $18,009.45; carried out at 80 per cent	14,407 56
Due and accrued for taxes (estimated)	500 00
Commission on unpaid premiums	1,591 70
Due and accrued for salaries, rent, advertising, agency and other expenses	19 69
Total liabilities in Canada	$ 18,111 95

INCOME IN CANADA.

Gross cash received for premiums	$ 30,013 60	
Deduct return premiums	5,071 58	
Net cash received for plate glass premiums		$ 24,942 02
Received for interest on investments		1,326 71
Total income in Canada		$ 26,268 73

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 1,805 54	
Net amount paid for claims occurring during the year	9,623 12	
Total net amount paid for plate glass claims		$ 11,428 66
Commission or brokerage		8,619 00
Taxes		1,133 79
All other payments, viz.: Premium on bond, $15; exchange, $1.80, printing and stationery, $1.69; advertising, $16; legal fees, $0.50; postage, telegrams, telephone and express, $53.90; duty, $23.89		112 78
Total expenditure in Canada		$ 21,294 23

The New York Plate Glass—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

Plate Glass Risks.	Premiums.
Gross in force at date of last statement	$ 43,265 07
Taken during the year, new and renewed	28,353 50
Total	$ 71,618 57
Deduct terminated	32,846 30
Gross and net in force at December 31, 1914	$ 38,772 27

(*For General Business Statement, see Appendix.*)

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—DOUGLAS K. RIDOUT. | Vice-Presidents—RUFUS C. HOLDEN.
Manager—CHAS. F. DALE. | A. E. DYMENT.
| Secretary—P. W. PEACOCK.

Principal Office—Toronto.

(Incorporated by letters patent of Province of Ontario bearing date December 12, 1912. Dominion license issued January 30, 1913.)

CAPITAL.

Amount of capital authorized	$ 500,000 00
Amount of capital subscribed	306,400 00
Amount paid thereon in cash	88,799 95
Amount of premium on capital stock paid in by shareholders	22,199 96

(For List of Shareholders, see Appendix.)

ASSETS.

Loans secured by bonds, stocks or other marketable collateral				$ 1,000 00
	Par value.	Market value.	Amount loaned.	
13 shares Royal Bank Stock	$ 1,300 00	$ 2,873 00	$ 1,000 00	

Bonds and debentures owned by the company, viz.:—

	Par value.	Book value.	Market value.
*City of Toronto, 1929, 3½ p.c.	$ 4,866 67	$ 4,291 91	$ 4,185 33
*City of Toronto, 1922, 4 p.c.	45,000 00	43,312 75	42,300 00
*City of Nanaimo, 1922, 5 p.c.	11,000 00	10,499 50	10,450 00
Nova Scotia Steel and Coal Co., after 1919 (on 6 month's notice) 6 p.c.	5,000 00	4,850 00	4,800 00
Wilkie School debs., 1915-1943 6 p.c.	4,833 33	4,627 02	4,591 67
City of Berlin School, 1925 to 1927, 4½ p.c.	6,665 99	6,129 92	6,199 37
City of Westmount, 1933, 5 p.c.	8,000 00	7,880 00	8,080 00
Outremont School, 1953, 5½ p.c.	10,000 00	10,000 00	10,000 00
City of St. Boniface, 1942, 5 p.c.	10,000 00	9,285 00	9,400 00
City of St. Catharines, 1928, 4½ p.c.	3,000 00	2,783 10	2,820 00
City of St. Catharines, 1933, 4½ p.c.	10,000 00	9,103 50	9,300 00
Barcelona Traction, Light and Power Co., 1961, 5 p.c.	4,866 67	4,063 67	3,260 67
City of Fort William, 1933, 5 p.c.	5,000 00	4,775 00	4,800 00
Suburban Rapid Transit Co. 1st mtge.(g'teed by Winnipeg Elect. Ry.), 1938, 5 p.c.	5,000 00	4,825 00	4,825 00
City of Kamloops, 1938, 6 p.c.	5,000 00	4,937 50	4,937 50
City of MacLeod, 1933, 6 p.c.	10,000 00	9,862 50	9,862 50
City of Lethbridge, 1943, 5 p.c.	4,866 66	4,326 95	4,326 95
Rural Mun. of Fort Garry, 1929, 6 p.c.	10,000 00	10,224 00	10,224 00
Sault au Recollet, 1954, 6 p.c.	10,000 00	9,950 00	9,950 00
C.P.R. note certificates, 1924, 6 p.c.	500 00	400 00	400 00
Total par, book and market values	$ 173,599 32	$ 166,127 32	$ 164,712 99

Carried out at book value		166,127 32
Stocks owned by the company, viz.:—		
25 shares C.P.R. stock	$ 2,500 00	
40 shares Consumers' Gas Co. stock	2,000 00	
Total par, book and market values	$ 4,500 00	$ 8,726 87 / $ 8,535 00
Carried out at book value		8,726 87
Cash at head office		109 90
Cash in banks, viz.:—		
Union Bank of Canada, Toronto	$ 29,515 30	
Royal Bank of Canada, Toronto	1,055 95	
Union Bank of Canada, Montreal	10,263 99	
Total cash in banks		40,835 24
Agents' balances		1,698 47
Total ledger assets		$ 218,497 80

*On deposit with Receiver General.

The North American Accident—*Continued.*

ASSETS—*Concluded.*

Deduct market value of bonds, debentures and stocks under book value		$ 1,606 20
		$ 216,891 60

OTHER ASSETS.

Interest accrued		2,911 25
Gross premiums due and uncollected, viz.:—		
Accident	$ 3,832 09	
Plate glass	2,676 31	
Sickness	2,499 07	
Employers' liability	31,246 92	
Total	$ 40,254 39	
Less commission	8,367 50	
Net premiums due and uncollected		31,886 89
Office furniture		1,917 55
Total assets		$ 253,607 29

LIABILITIES.

Amount of unsettled claims:—		
Accident, unadjusted	$ 2,351 50	
Plate glass, unadjusted	795 00	
Sickness, unadjusted	180 00	
Employers' liability, unadjusted ($2,738 accrued in 1913)	27,234 00	
Total net amount of unsettled claims		$ 30,560 50
Reserve of unearned premiums:—		
Accident	$ 4,878 74	
Plate glass	25,219 39	
Sickness	4,409 81	
Employers' liability	45,108 72	
Total, $79,616.66; carried out at 80 per cent		63,693 33
Taxes due and accrued		2,000 00
Premiums due reinsuring companies		1,042 21
Total liabilities		$ 97,296 04
Surplus of assets over liabilities		$ 156,311 25
Capital stock paid in cash		88,799 95
Surplus above liabilities and capital		$ 67,511 30

INCOME.

Accident Risks.

Gross cash received for premiums	$ 20,315 74
Deduct reinsurance	4,430 07
Net cash received for accident premiums	$ 15,885 67

Employers' Liability Risks.

Gross cash received for premiums	$ 164,719 01
Deduct reinsurance	127 35
Net cash received for employers' liability premiums	$ 164,591 66

Sickness Risks.

Gross cash received for premiums	$ 7,934 94
Deduct reinsurance	421 52
Net cash received for sickness premiums	$ 7,513 42

The North American Accident—*Continued.*

INCOME—*Concluded*

Plate Glass Risks.

Net cash received for plate glass risks	$ 24,805 30	
Total net cash received for all premiums		$ 212,796 05
Received for interest on investments		7,719 58
Total income		$ 220,515 63

EXPENDITURE.

Accident Risks.

Net amount paid for claims occurring in previous years	$ 424 04	
Amount paid for claims occurring during the year	$ 5,593 67	
Deduct reinsurances	677 11	
Net amount paid for said claims	$ 4,916 56	
Total net amount paid for accident claims	$ 5,340 60	

Employers' Liability Risks.

Net amount paid for claims occurring in previous years	$ 18,667 34	
Amount paid for claims occurring during the year	$ 55,045 16	
Deduct reinsurances	366 40	
Net amount paid for said claims	$ 54,678 76	
Total net amount paid for employers' liability claims	$ 73,346 10	

Plate Glass Risks.

Net amount paid for claims occurring in previous years	$ 106 24	
Net amount paid for claims occurring during the year	4,009 65	
Total net amount paid for plate glass claims	$ 4,115 89	

Sickness Risks.

Net amount paid for claims occurring in previous years	$ 3 00	
Amount paid for claims occurring during the year	$ 2,511 41	
Deduct reinsurances	32 14	
Net amount paid for said claims	$ 2,479 27	
Total net amount paid for sickness claims	$ 2,482 27	

Total net amount paid for all claims	$ 85,284 86
Amount of dividends	8,879 95
Commission or brokerage	46,244 48
Salaries of officials, $16,746.67; do., of agents, $1,562.50; auditors' fees, $291.66; travelling expenses, $1,198.93; directors' fees, $260	20,059 76
Taxes	3,042 59
Miscellaneous payments, viz. Advertising, $1,361.58; furniture and fixtures, $809.75; legal fees, $181.17; postage, telegrams, telephone and express, $604.02; printing and stationery, $375.76; rent, $1,352; elevator inspection, $650.64; sundries, $3,981.75; medical fees, $4...	9,820 67
Total expenditure	$ 173,332 31

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1913	$ 171,314 48
Amount of cash income	220,515 63
Total	$ 391,830 11
Amount of expenditure	173,332 31
Balance net ledger assets at December 31, 1914	$ 218,497 80

THE NORTH AMERICAN ACCIDENT—*Concluded.*

RISKS AND PREMIUMS.

Accident Risks.	No.	Amount.	Premiums.
Gross policies in force at date of last statement	538	$ 2,497,250	$ 11,079 97
Taken during the year, new and renewed	6,258	5,387,200	21,691 70
Total	6,796	$ 7,884,450	$ 32,771 67
Deduct terminated	559	2,369,075	17,606 10
Gross in force at end of year	6,237	$ 5,515,375	$ 15,165 57
Deduct reinsured		1,031,525	5,408 10
Net in force at December 31, 1914	6,237	$ 4,483,850	$ 9,757 47
Employers' Liability Risks.			
Gross policies in force at date of last statement	752	$ 7,252,261	$ 97,060 55
Taken during the year, new and renewed	712	5,254,761	171,363 37
Total	1,464	$ 12,507,022	$ 268,423 92
Deducted terminated	742	5,406,260	178,607 94
Gross and net in force at December 31, 1914	722	$ 7,100,762	$ 89,815 98
Plate Glass Risks.			
Gross policies in force at date of last statement	591		$ 16,283 45
Taken during the year, new and renewed	834		23,544 65
Total	1,425		$ 39,828 10
Deduct terminated	106		2,370 70
Gross and net in force at December 31, 1914	1,319		$ 37,457 40
Sickness Risks.			
Gross policies in force at date of last statement	383		$ 6,721 62
Taken during the year, new and renewed	544		8,908 44
Total	927		$ 15,630 06
Deduct terminated	395		6,375,01
Gross in force at end of year	532		$ 9,255 05
Deduct reinsured			435 42
Net in force at December 31, 1914	532		$ 8,819 63

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

Chairman—E. ROGER OWEN. | Secretary and Manager—T. M. E. ARMSTRONG.

Principal Office—London, Eng.
General Manager in Canada—CHAS. H. NEELY.
Head Office in Canada—TORONTO, ONT.

(Incorporated under the Companies' Acts, 1862 and 1867. Empowered by special Act of Parliament in 1871. Commenced business in Canada September 1, 1895.)

CAPITAL.

Amount of joint stock capital authorized	$ 5,000,000 00
Amount subscribed	3,107,000 00
Amount paid in cash	861,540 00

ASSETS IN CANADA.

	Par Value.	Market value.	
Value of real estate			$ 6,483 20
Bonds and debs. on deposit with Receiver General, viz.:			
Canada stock, 1930/1950, 3½ p.c.	$ 4,866 66	$ 4,331 33	
City of Toronto, 1919, 4 p.c.	48,666 67	46,720 00	
Province of Quebec inscribed stock, 1937, 3 p.c.	77,866 67	63,072 00	
Province of Quebec, 1928, 4 p.c.	12,166 67	11,680 00	
City of Westmount, (Cote St. Antoine), 1934, 4 p.c.	25,000 00	22,000 00	
City of Montreal (St. Henri), 1950, 4 p.c.	20,000 00	17,600 00	
Province of Ontario stock, 1946, 3½ p.c.	53,533 34	45,503 33	
Province of Quebec inscribed stock, 1937, 3 p.c.	24,333 33	19,223 33	
City of Winnipeg, 1936, 4 p.c.	24,333 33	21,170 00	
Canadian Northern Ry. Ontario division, (guaranteed by Prov. of Manitoba), 1930, 4 p.c.	14,600 00	13,140 00	
Canadian Northern Ry. (guaranteed by Province of Manitoba), 1930, 4 p.c.	34,066 67	30,660 00	
Guaranteed stock (Irish Land Act), 1933 or later, 2¾ p.c.	48,666 67	34,066 67	
City of Winnipeg stock, 1940, 4 p.c.	24,333 34	20,926 67	
New South Wales stock, 1935, 3 p.c.	36,500 00	29,565 00	
British Consols, 1923 or later, 2½ p.c.	362,566 67	261,048 00	
Total on deposit with Receiver General	$ 811,500 02	$ 640,706 33	
Carried out at market value			640,706 33
Cash at head and branch offices in Canada			700 00
Cash in banks, viz:			
Bank of Montreal		$ 128,417 32	
Royal Bank of Canada		26,500 30	
Total cash in banks			154,917 62
Deposit with Underwriters' Association			100 00
Expenses advanced, $845.44; claims recoverable, $183.05			1,028 49
Premiums due and uncollected on policies in force, viz.:			
Accident		$ 44,264 83	
Plate glass		8,909 03	
Sickness		17,961 12	
Employers' liability		108,043 93	
Guarantee		7,016 91	
Total		$ 186,195 82	
Less reserve for commission		40,970 00	
Net amount of outstanding premiums			145,225 82
Total assets in Canada			$ 949,161 46

THE OCEAN ACCIDENT AND GUARANTEE—*Continued.*

LIABILITIES IN CANADA.

Unsettled claims—		
Accident, unadjusted	$ 23,932 43	
Accident, resisted in suit	5,000 00	
Plate glass, unadjusted	1,253 64	
Sickness, unadjusted	1,105 00	
Employers' liability, unadjusted ($28,300 of which accrued in previous years)	150,850 89	
Guarantee, unadjusted	2,278 75	
Total net amount of unsettled claims		$ 184,420 71
Reserve of unearned premiums:—		
Accident	$ 86,432 67	
Plate glass	34,279 12	
Sickness	35,133 74	
Employers' liability	153,629 28	
Guarantee	12,961 03	
Total net reserve of unearned premiums, $322,435.84; carried out at 80 per cent		257,948 67
Due and accrued for taxes (estimated)		6,000 00
Due for reinsurances		898 33
Total liabilities in Canada		$ 449,267 71

INCOME IN CANADA.

Accident Risks.

Gross cash received for premiums	$ 199,071 68	
Deduct reinsurance	7,972 24	
Net cash received for accident premiums	$ 191,099 44	

Sickness Risks.

Gross cash received for premiums	$ 61,511 93	
Deduct reinsurance	2,787 98	
Net cash received for sickness premiums	$ 58,723 95	

Employers' Liability Risks.

Net cash received for employers' liability premiums	$ 505,310 52	

Guarantee Risks.

Gross cash received for premiums	$ 26,280 81	
Deduct reinsurance	1,134 72	
Net cash received for guarantee premiums	$ 25,146 09	

Plate Glass Risks.

Net cash received for plate glass premiums	$ 34,081 01	
Total net cash received for premiums		$ 814,361 01
Received for interest		4,119 59
Total income in Canada		$ 818,480 60

EXPENDITURE IN CANADA.

Accident Risks.

Net amount paid for claims occurring in previous years	$ 23,955 21	
Amount paid for claims occurring during the year	$ 81,574 06	
Deduct reinsurance	2,328 66	
Net amount paid for said claims	$ 79,245 40	
Total net amount paid for accident claims	$ 103,200 61	

The Ocean Accident and Guarantee—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Sickness Risks.		
Net amount paid for claims occurring in previous years	$ 1,475 83	
Amount paid for claims occurring during the year	$ 23,013 51	
Deduct reinsurances	1,454 70	
Net amount paid for said claims	$ 21,558 81	
Total net amount paid for sickness claims	$ 23,034 64	
Employers' Liability Risks.		
Net amount paid for claims occurring in previous years	$ 111,524 72	
Amount paid for claims occurring during the year	$ 146,763 48	
Deduct reinsurances	400 00	
Net amount paid for said claims	$ 146,363 48	
Total net amount paid for employers' liability claims	$ 257,888 20	
Plate Glass Risks.		
Net amount paid for claims occurring in previous years	$ 498 03	
Net amount paid for claims occurring during the year	12,781 36	
Total net amount paid for plate glass claims	$ 13,279 39	
Guarantee Risks.		
Net amount paid for claims occurring in previous years	$ 1,713 40	
Net amount paid for claims occurring during the year	10,716 25	
Total net amount paid for guarantee claims	$ 12,429 65	
Total net amount paid for all claims		$ 409,832 49
Commission or brokerage		242,228 27
Paid for: salaries of officials, $46,244.92; auditors' and directors' fees, $912.40; travelling expenses, $2,011.12		49,168 44
Taxes		10,354 93
Miscellaneous payments: Printing and stationery, $6,975.31; advertising, $3,485.66; rent, $3,167.34; office furniture and fittings, $895.58; general expenses, $4,743.53; postage, telephone, telegrams and express, $3,098.86; legal expenses and medical examiners' fees, $2,863.98; bad debts, $728.83; pay-roll audit fees, $5,722.07		31,681 16
Total expenditure in Canada		$ 743,265 29

RISKS AND PREMIUMS IN CANADA.

Accident Risks.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 29,910,380	$ 234,820 19
Taken during the year, new	9,780,040	79,836 09
Taken during the year, renewed	19,725,150	108,756 06
Total	$ 59,415,570	$ 423,412 34
Deduct terminated	30,088,280	242,574 75
Gross in force at end of year	$ 29,327,290	$ 180,837 59
Deduct reinsured	1,470,000	7,972 24
Net in force at December 31, 1914	$ 27,857,290	$ 172,865 35
Employers' Liability Risks.		
Gross policies in force at date of last statement	$ 24,421,678	$ 242,578 37
Taken during the year, new	21,407,429	439,262 63
Taken during the year, renewed	25,000	913 11
Total	$ 45,854,107	$ 682,754 11
Deduct terminated	22,919,678	380,692 62
Gross and net in force December 31, 1914	$ 22,934,429	$ 302,061 49

The Ocean Accident and Guarantee—*Continued.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

Sickness Risks.	Amount.	Premiums.
Gross policies in force at date of last statement		$ 33,787 09
Taken during the year, new		32,475 07
Taken during the year, renewed		39,369 41
Total		$ 105,631 57
Deduct terminated		32,576 11
Gross in force at end of year		$ 73,055 46
Deduct reinsured		2,787 98
Net in force at December 31, 1914		$ 70,267 48
Plate Glass Risks.		
Gross policies in force at date of last statement		$ 55,457 50
Taken during the year, new		35,636 12
Total		$ 91,093 62
Deduct terminated		26,146 53
Gross and net in force at December 31, 1914		$ 64,947 09
Guarantee Risks.		
Gross policies in force at date of last statement	$ 5,511,730	$ 21,884 34
Taken during the year, new	6,864,931	27,594 64
Taken during the year, renewed	92,100	473 00
Total	$ 12,468,761	$ 49,951 98
Deduct terminated	5,894,220	23,572 42
Gross in force at end of year	$ 6,574,541	$ 26,379 56
Deduct reinsured	405,422	1,134 72
Net in force at December 31, 1914	$ 6,169,119	$ 25,244 84

Total net amount in force	$56,960,838 00
Total premiums thereon	635,386 25

The Ocean Accident and Guarantee—*Continued.*

General Business Statement for the Year ending December 31, 1914.

REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.	£	s.	d.
To Balance of Revenue Account, 31st December, 1913, including £771,581 17s. 2d. proportion of premiums unearned	1,587,443	4	11	By compensation paid and incidental expenses	1,038,631	1	2			
Deduct dividend for year 1913	150,007	17	0	Deduct provision for claims outstanding, 31st Dec., 1913	711,000	0	0			
	1,437,435	7	11		327,631	1	2			
To premiums, less reinsurances and bonus to assured	2,198,089	0	7	Add provision for claims outstanding 31st Dec., 1914	770,000	0	0			
To interest, dividends and rents, less provision for depreciation of leaseholds	95,598	12	9					1,097,631	1	2
				By printing and stationery, advertising, postage, travelling expenses, &c.				102,134	3	11
				By expenses of management, inclusive of salaries, rent at head office and branches, directors' remuneration, and auditors' fees				284,564	3	4
				By commissions, including provision for commission in respect of agents' balances				402,661	7	5
				By balance, including £813,821 2s. 9d. proportion of premiums unearned, carried to balance sheet				1,844,132	5	5
	£ 3,731,123	1	3					£ 3,731,123	1	3

The Ocean Accident and Guarantee—*Concluded.*

General Business Statement for the Year ending December 31, 1914.

BALANCE SHEET.

To shareholders' capital:—							By investments, viz.:—				
Authorized—							British Government securities	£	215,117	6	10
200,000 shares of £5 each				£	1,000,000	0 0	Indian and Colonial Government securities		118,372	10	4
Subscribed—							" Provincial "		29,546	11	9
12,000 shares of £5 each (fully paid)	£	60,000	0 0				" Municipal "		88,057	15	5
112,308 shares of £5 each (£1 per share paid)		561,540	0 0				Foreign Government securities		177,572	19	10
							" Provincial securities		28,300	0	0
124,308	£	621,540	0 0				" Municipal securities		164,732	12	3
Less uncalled capital		449,232	0 0				Railway and other debentures and debenture stocks—				
							Home, Indian and Colonial		178,384	16	7
							United States Railway bonds		996,387	16	0
							Railway and other debentures and debenture stocks—				
				£	172,308	0 0	Foreign		333,895	2	7
To sundry accounts pending					60,043	7 0	Railway and other preference and guaranteed stocks		40,244	6	10
To reinsurance and other funds					43,757	8 6	Railway ordinary stocks and shares		81,092	16	9
To unclaimed dividends					168	6 11	By mortgages on freehold and leasehold properties		122,843	4	1
To Staff Provident Fund					15,437	10 0	By freehold and leasehold premises (less depreciation) being the corporation's head office and branches		274,392	2	6
To Capital Redemption Fund					15,468	4 11	By rents due from tenants and other balances		54,685	10	8
To General Insurance Fund, viz.:—							By balances at branches and agents' balances (less provision for commission, cancelments and non-renewals)		236,815	3	4
Provision for claims outstanding	£	770,000	0 0				By cash at bankers and in hand:—				
Investment Reserve and General Contingency Fund		120,000	0 0				On current and deposit account and in hand		138,720	4	11
	£	890,000	0 0				By investments in trustees' hands to meet Capital Redemption Fund		15,468	4	11
Reserve Fund		300,000	0 0								
Balance from Revenue Account, including £813,821 2s. 0d. proportion of premiums unearned	£ 1,844,132	5 5									
Less amount transferred to Investment Reserve and General Contingency Fund above.	46,685	17 2									
		1,797,446	8 3								
					2,987,446	8 3					
				£	3,294,629	5 7		£	3,294,629	5	7

The above investments have been valued as to those owned at December 31, 1913, at the prices at that date, and as to those acquired since, at or below cost price and on that basis they are in the aggregate fully of the value stated in the Balance Sheet, less the Investment Reserve and the General Contingency Fund.

THE OCEAN MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

Chairman—A. H. CAMPBELL. | Principal Office—London, England.
Chief Agents in Canada— | Head Office in Canada—Montreal.
ROBT. HAMPSON & SON, (LIMITED).

(Organized 1859. Incorporated 1888. Commenced business in Canada 1898).

CAPITAL.

Amount of capital authorized and subscribed	£ 1,000,000	$ 4,866,666 67
Amount paid thereon in cash	100,000	486,666 67

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Can. Nor. Ont. Ry. 1st mtge, deb. stock (g'teed by Dominion of Canada), 1961, 3½ p.c.	$ 132,860 00	$ 111,602 40	
Carried out at market value			$ 111,602 40
Premiums due and uncollected			1,461 96
Total assets in Canada			$ 113,064 36

LIABILITIES IN CANADA.

Inland transportation losses, unadjusted	$ 200 00
Total liabilities in Canada	$ 200 00

INCOME IN CANADA.

Net cash received for inland transportation premiums	$ 15,010 67

EXPENDITURE IN CANADA.

Total net amount paid for inland transportation claims occurring during the year	$ 16,120 83
Paid for commission or brokerage	2,719 16
Paid for taxes	37 62
All other expenditure: Printing and stationery	53 50
Total expenditure in Canada	$ 18,931 11

RISKS AND PREMIUMS IN CANADA.

Inland Transportation Risks.	Amount.	Premiums.
Policies taken during the year, new	$ 68,717,025	$ 15,009 36
Deduct terminated	68,717,025	15,009 36

(*For General Business Statement, see Appendix.*)

THE PROTECTIVE ASSOCIATION OF CANADA.

Statement for the Year ending December 31, 1914.

President—J. T. Farish. | Secretary and Manager—
Principal Office—Granby, Que. | E. E. Gleason.

(Incorporated by an Act of the Parliament of Canada March 22, 1907. Dominion license issued June 18, 1907.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	$ 50,000 00
Amount paid thereon in cash	20,000 00

(*For List of Shareholders, see Appendix.*)

ASSETS.

Bonds and debentures owned by the Company:—

	Par value.	Book value.	Market value.
*Village of Granby, 1936, 4 p.c.	$ 16,000 00	$ 16,000 00	$ 12,800 00
*City of Port Arthur (The Atikokan Iron Co., Ltd), 1925, 5 p.c.	2,000 00	1,960 00	1,940 00
City of Prince Albert, 1942, 4½ p.c.	5,000 00	4,123 00	4,100 00
City of Regina, 1928, 5 p.c.	5,000 00	4,874 00	4,850 00
City of Fort William, R.C.S. 1941, 4½ p.c.	5,000 00	4,625 50	4,450 00
City of Edmonton, 1915–1956, 4½ p.c.	4,925 96	4,547 45	4,433 36
Village of St. Michael de Laval, 1957, 6 p.c.	5,000 00	5,000 00	5,000 00
Total par, book and market values	$ 42,925 96	$ 41,129 95	$ 37,573 36

Carried out at book value		$ 41,129 95
Cash at head office		704 58
Cash in banks, viz.:—		
Canadian Bank of Commerce, Granby, Que	$ 17,675 22	
Bank of Ottawa, Granby, Que.	5,117 88	
Total cash in banks		22,793 10
Total ledger assets		$ 64,627 63
Deduct market value of debentures under book value		3,556 59
		$ 61,071 04

OTHER ASSETS.

Office furniture	975 01
Interest accrued	537 47
Net amount of outstanding premiums	6,508 04
Total assets	$ 69,091 56

*On deposit with Receiver General.

The Protective Association—*Concluded.*

LIABILITIES.

Total net amount of unsettled accident and sickness claims		$ 10,507 51
Reserve of unearned premiums, $36,993; curried out at 80 per cent		29,594 40
Due and accrued for salaries, rent, etc		1,871 11
Taxes due and accrued		117 64
Total liabilities		$ 42,090 66
Excess of assets over liabilities		$ 27,000 90
Capital stock paid in cash		20,000 00
Surplus over liabilities and capital		$ 7,000 90

INCOME.

Gross received for accident and sickness premiums	$ 153,375 47	
Deduct return premiums	602 08	
Total net cash received for premiums		$ 152,773 39
Received for interest		1,865 51
Total income		$ 154,638 90

EXPENDITURE.

Accident Risks.		
Net amount paid for claims occurring in previous years	$ 3,823 17	
Net amount paid for claims occurring during the year	42,598 91	
Total net amount paid for accident claims		$ 46,422 08
Sickness Risks.		
Net amount paid for claims occurring in previous years	$ 7,032 43	
Net amount paid for claims occurring during the year	37,488 49	
Total net amount paid for sickness claims		$ 44,520 92
Total net amount paid for all claims		$ 90,943 00
Commission or brokerage		21,673 86
Paid for: salaries of officials, $16,842.33; do., of agents and office staff, $9,283.08; auditors' fees, $160; travelling expenses, $3,934.55		30,219 96
Taxes		1,220 16
Miscellaneous payments, viz.: Office furniture and fixtures, $194.27; postage, $1,550; printing and stationery, $1,315.28; advertising and legal expenses, $940.17; rent, light and heat, $395.52; sundries, $253.38; medical, $2,510		7,158 62
Total expenditure		$ 151,215 60

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, Dec. 31, 1913	$ 61,204 33
Amount of cash income above	154,638 90
Total	$ 215,843 23
Expenditure as above	151,215 60
Balance, net ledger assets, at Dec. 31, 1914	$ 64,627 63

RISKS AND PREMIUMS.

Accident and Sickness Risks.	No.	Premiums.
Gross policies in force at date of last statement	11,910	$ 142,920
Taken during the year, new	3,305	39,660
Policies in force Dec. 31, 1914	11,913	142,956

RAILWAY PASSENGERS ASSURANCE COMPANY.

Statement for the Year ending December 31, 1914.

President—
Hon. Chas. Napier Lawrence.
Secretary—Arthur Worley.
Head Office in Canada—Toronto.

Chief Agent in Canada—
Frank H. Russell.
Principal Office—
64 Cornhill, London, E.C., Eng.

(Organized March, 1849. Licensed to do business in Canada November 27, 1902.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	£1,000,000
Amount paid thereon in cash	200,000

ASSETS IN CANADA.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
India Govt. stock (1894), 1948, or later, 3 p.c.	$ 79,599 75	$ 57,311 82	
East India Ry. deb. stock (1899), 1929, or later on 12 months' notice, 3 per cent	45,454 67	32,272 82	
British Consols, 1923 or later, 2½ per cent	12,166 66	8,760 00	
City of Toronto, 1948, 4 per cent	48,666 67	42,340 00	
City of Toronto, 1948, 4½ per cent	24,333 33	21,170 00	
Total on deposit with Receiver General	$ 210,221 08	$ 161,854 64	
Carried out at market value			$ 161,854 64
Cash at head office in Canada			36 85
Deposit in banks			5,572 43
Office furniture			1,350 00
Gross amount of outstanding premiums, viz.:—			
Accident		$ 13,387 71	
Guarantee		3,052 10	
Employers' liability		13,229 15	
Sickness		3,346 92	
Plate glass		1,065 38	
Automobile		1,314 75	
Total outstanding premiums, $35,396.01; less estimated commission, $8,752.66			26,643 35
Total assets in Canada			$ 195,457 27

LIABILITIES IN CANADA.

Net amount of outstanding claims, viz.—		
Accident, unadjusted	$ 1,563 75	
Accident, resisted in suit	5,000 00	
Guarantee, unadjusted	1,000 00	
Guarantee, resisted, not in suit	20,000 00	
Plate glass, adjusted and unpaid	2 66	
Plate glass, unadjusted	267 45	
Sickness, unadjusted	1,819 64	
Employers' liability, adjusted but unpaid	465 75	
Employers' liability, unadjusted	3,920 00	
Employers' liability, resisted in suit	2,200 00	
Automobile, unadjusted	150 00	
Total net amount of outstanding claims		$ 36,389 25

Railway Passengers—*Continued.*

LIABILITIES IN CANADA—*Concluded.*

Reserved of unearned premiums, viz.:—		
On accident business	$ 35,694 50	
On guarantee business	8,992 39	
On sickness liability business	8,923 62	
On employers' liability business	20,642 85	
On plate glass business	5,177 29	
On automobile business	4,006 58	
Total, $83,437.23; carried out at 80 per cent		$ 66,749 78
Taxes due and accrued		1,500 00
Total liabilities in Canada		$ 104,639 03

INCOME IN CANADA.

Guarantee Risks.

Gross cash received for premiums	$ 16,607 20	
Deduct reinsurance, $903.72; return premiums, $476.63	1,380 35	
Net cash received for guarantee premiums	$ 15,226 85	

Accident Risks.

Gross cash received for premiums	$ 71,715 64	
Deduct reinsurance, $166; return premiums, $4,682.36	4,848 36	
Net cash received for accident premiums	$ 66,867 28	

Employers' Liability Risks.

Gross cash received for premiums	$ 56,431 38	
Deduct return premiums	6,302 66	
Net cash received for employers' liability premiums	$ 50,128 72	

Sickness Risks.

Gross cash received for premiums	$ 17,928 91	
Deduct reinsurance, $41.50; return premiums, $1,088.91	1,130 41	
Net cash received for sickness premiums	$ 16,798 50	

Plate Glass Risks.

Gross cash received for premiums	$ 6,715 03	
Deduct return premiums	103 11	
Net cash received for plate glass premiums	$ 6,611 92	

Automobile Risks.

Gross cash received for premiums	$ 8,627 89	
Deduct return premiums	1,299 94	
Net cash received for automobile premiums	$ 7,327 95	
Total net cash received for premiums		$ 162,961 22
Interest and dividends		65 95
Total income in Canada		$ 163,027 17

EXPENDITURE IN CANADA.

Accident Risks.

Net amount paid for claims occurring in previous years	$ 3,315 86	
Net amount paid for claims occurring during the year	27,701 16	
Total net amount paid for accident claims	$ 31,017 02	

Railway Passengers—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Employers' Liability Risks.		
Net amount paid for claims occurring in previous years	$ 16,649 30	
Net amount paid for claims occurring during the year	9,845 13	
Total net amount paid for employers' liability claims	$ 26,494 43	
Sickness Risks.		
Net amount paid for claims occurring in previous years	$ 2,880 69	
Net amount paid for claims occurring during the year	6,351 99	
Total net amount paid for sickness claims	$ 9,232 68	
Guarantee Risks.		
Net amount paid for claims occurring in previous years	$ 5,408 83	
Net amount paid for claims occurring during the year	79 11	
Total net amount paid for guarantee claims	$ 5,487 94	
Plate Glass Risks.		
Net amount paid for claims occurring in previous years	$ 260 42	
Net amount paid for claims occurring during the year	1,241 05	
Total net amount paid for plate glass claims	$ 1,501 47	
Automobile Risks.		
Net amount paid for claims occurring in previous years	$ 90 00	
Net amount paid for claims occurring during the year	407 65	
Total net amount paid for automobile claims	$ 497 65	
Total net amount paid for all claims		$ 74,231 19
Paid for commission or brokerage		44,193 00
Paid for: salaries of officials, $18,310.97; travelling expenses, $2,121.65, Montreal expenses, $677.81; auditors' fees, $769.50; other fees, $128.35		22,108 28
Paid for taxes		3,182 50
All other expenditure, viz.: Advertising, $736.02; rent, $2,800.08; printing and stationery, $3,201.52; postage, express, telegrams and telephone, $1,766.96; medical fees, $330; office furniture and fixtures, $196.10; legal expenses, $124.64; bank exchange, $112.11; sundries, $1,580.54		10,847 97
Total expenditure in Canada		$ 154,562 94

RISKS AND PREMIUMS IN CANADA.

Accident Risks.	No.	Amount.	Premiums.
Gross policies in force at beginning of year	4,250	$ 10,490,975	$ 82,451 25
Policies taken during the year, new	1,686	4,223,950	29,698 92
Policies taken during the year, renewed	2,836	7,032,850	46,240 07
Total	8,772	$ 21,747,775	$ 158,390 24
Deduct terminated	4,464	11,085,975	86,835 24
Gross in force at end of year	4,308	$ 10,661,800	$ 71,555 00
Deduct reinsured		50,000	166 00
Net in force at December 31, 1914	4,308	$ 10,611,800	$ 71,389 00
Employers' Liability Risks.			
Gross policies in force at beginning of year	354	$ 3,540,000	$ 72,084 68
Policies taken during the year, new	183	1,830,000	21,029 90
Policies taken during the year, renewed	151	1,510,000	18,195 91
Total	688	$ 6,880,000	$ 111,310 49
Deduct terminated	351	3,510,000	70,624 42
Gross and net in force at December 31, 1914	337	$ 3,370,000	$ 40,686 07

Railway Passengers—*Concluded.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

Guarantee Risks.

	No.	Amount.	Premiums.
Gross policies in force at beginning of year	465	$ 3,610,800	$ 14,807 24
Policies taken during the year, new	215	3,574,216	11,601 25
Policies taken during the year, renewed	224	1,661,800	6,093 24
Total	904	$ 8,846,816	$ 32,501 73
Deduct terminated	481	3,470,400	13,613 24
Gross in force at December 31, 1914	423	$ 5,376,416	$ 18,888 49
Deduct reinsured		550,333	903 72
Net in force at December 31, 1914	423	$ 4,826,083	$ 17,984 77

Sickness Risks (No. and Amount, combined with Accident).

Gross policies in force at beginning of year	$ 20,612 80
Taken during the year, new	7,424 73
Taken during the year, renewed	11,560 01
Total	$ 39,597 54
Deduct terminated	21,708 81
Gross in force at December 31, 1914	$ 17,888 73
Deduct reinsured	41 50
Net in force at December 31, 1914	$ 17,847 23

Plate Glass Risks.

Gross policies in force at beginning of year	87	.....	$ 3,558 77
Taken during the year, new	98	.....	5,940 94
Taken during the year, renewed	48	.....	1,741 89
Total	233	.....	$ 11,241 60
Deduct terminated	82	.....	2,594 29
Gross and net in force at December 31, 1914	151	.....	$ 8,647 31

Automobile Risks.

Gross policies in force at beginning of year	209	.....	$ 11,895 26
Taken during the year, new	121	.....	7,337 92
Taken during the year, renewed	50	.....	2,646 84
Total	380	.....	$ 21,880 02
Deduct terminated	243	.....	13,866 86
Gross and net in force at December 31, 1914	137	.....	$ 8,013 16

Total number of policies in force at date	5,356	
Total net amount in force		$18,807,883 00
Total net premiums thereon		164,567 54

(For General Business Statement, see Appendix.)

THE RIDGELY PROTECTIVE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—FRANCIS A. HARRINGTON. | Secretary—AUSTIN A. HEATH.

Principal Office—Worcester, Mass.

Head Office in Canada— Toronto, Ont. | Chief Agent in Canada— JAS. E. SCOTT.

(Incorporated 1894. Dominion license issued September 30, 1913.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 100,000 00

ASSETS IN CANADA.

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.	
City of Toronto, 1922, 4 p.c.	$ 18,000 00	$ 16,920 00	
City of Halifax, 1945, 4 p.c.	10,000 00	8,700 00	
Total on deposit with Receiver General	$ 28,000 00	$ 25,620 00	
Carried out at market value			$ 25,620 00
Interest accrued			560 00
Total assets in Canada			$ 26,180 00

LIABILITIES IN CANADA.

Net amount of unsettled claims, viz.:—		
Accident, unadjusted	$ 322 70	
Sickness, unadjusted	387 24	
Total net amount of unsettled claims		$ 709 94
Reserve of unearned premiums: accident and sickness, $668.08; carried out at 80 per cent.		534 46
Taxes due and accrued		73 06
Salaries, rent, advertising, agency and other expenses due and accrued		492 44
Claims not reported		161 35
Total liabilities in Canada		$ 1,971 25

INCOME IN CANADA.

Accident and Sickness risks:—		
Gross cash received for premiums	$ 3,653 50	
Deduct return premiums	5 42	
Total net cash received for premiums		$ 3,648 08
Interest		560 00
Policy fees		2,594 00
Total income in Canada		$ 6,802 08

EXPENDITURE IN CANADA.

Accident Risk.		
Net amount paid for claims occurring in previous years	$ 80 00	
Net amount paid for claims occurring during the year	494 10	
Total net amount paid for accident claims	$ 574 10	
Sickness Risks.		
Net amount paid for claims occurring in previous years	$ 349 29	
Net amount paid for claims occurring during the year	1,113 59	
Total net amount paid for sickness claims	$ 1,462 88	
Total net amount paid for all claims		$ 2,036 98
Commission or brokerage		2,508 15
Salaries and expenses of agents		841 78
Taxes, $343.73; agents' licenses, $30		373 73
Miscellaneous payments, viz:—Printing and stationery, $3.50; rent, $141.67; advertising $64.80		209 97
Total expenditure in Canada		$ 5,970 61

The Ridgely Protective—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	202	.....	$ 663 00
Taken during the year, new and renewed	.....	.....	3,653 50
Total	.....	.....	$ 4,316 50
Deduct terminated	.....	.....	1,826 00
Gross and net in force at December 31, 1914	625	.....	$ 2,490 50

General Business Statement for the Year ending December 31, 1914.

LEDGER ASSETS.

Book value of bonds	$ 431,336 50
Cash on hand, in trust companies and in banks	56,183 98
Total ledger assets	$ 487,520 48

NON-LEDGER ASSETS.

Interest accrued	7,166 96
Gross assets	$ 494,687 44
Deduct assets not admitted	41,553 45
Total admitted assets	$ 453,133 99

LIABILITIES.

Total net amount of unpaid losses	$ 65,478 42
Expenses of investigation and adjustment of claims (estimated)	842 52
Total unearned premiums	22,713 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	3,005 63
Federal, State and other taxes (estimated)	7,614 05
Advance premiums	6,677 50
Total liabilities, except paid up capital	$ 106,331 12
Capital stock paid up	100,000 00
Surplus over capital and other liabilities	246,802 87
Total liabilities	$ 453,133 99

INCOME.

Net cash received for premiums	$ 380,702 47
Policy fees required or represented by applications	51,455 50
Received for interest and dividends	21,083 47
Gross profit on sale or maturity of bonds	50 00
Total income	$ 453,291 44

EXPENDITURE.

Net amount paid for losses	$ 228,185 61
Investigation and adjustment of claims	5,780 97
Policy fees retained by agents	49,842 50
Commissions or brokerage	18,984 09
Dividends and interest to stockholders	10,000 00
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	60,335 48
Salaries, travelling and all other expenses of agents not on commission account	10,686 53
Rents	2,043 42
State taxes on premiums, Insurance Department licenses and fees	8,706 63
All other licenses, fees and taxes	2,413 69
Agents' balances charged off	23 69
Gross decrease, by adjustment, in book value of bonds	40 00
All other expenditure	18,970 48
Total expenditure	$ 416,013 09

EXHIBIT OF PREMIUMS.

Premiums on policies written or renewed during the year	$ 381;370 50
Premiums on risks expired and terminated	375,071 00
Premiums on policies in force at end of year	112,394 75

†THE TITLE AND TRUST COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—E. F. B. JOHNSTON, K.C. | Secretary—J. M. PRENTISS.
Vice-President— | Manager and Chief Agent—
HON. W. A. CHARLTON. | JOHN J. GIBSON.

Principal Office—Toronto.

(Incorporated by an Act of Parliament of Canada, 4-5 Edward VII, cap. 162, July, 20, 1905. By an Act of the Parliament of Canada 5 George V, chap. 70, the name was changed to "Chartered Trust and Executor Company." Dominion license issued July 19, 1907.)

CAPITAL.

Amount of joint stock capital authorized	$ 1,000,000 00
Amount subscribed for	273,000 00
Amount paid thereon in cash	188,325 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate by bond or mortgage, first liens	$ 59,378 52
The same, second liens	8,878 82
Amount of loans secured by stocks	12,774 37

	Par value.	Market value.	Amount loaned thereon.
10 shares Provident Land Co., stock	$ 1,000 00	$ 2,750 00	
5 shares in Real Estate Syndicate	544 00	800 00	$ 3,363 50
10 shares Provident Land Co. stock	1,000 00	2,750 00	
150 shares Brazilian Traction Co., stock	15,000 00	10,200 00	7,000 00
20 shares Provident Land Co. stock	2,000 00	5,500 00	
50 shares Barcelona Traction, L. & P. Co., stock	5,000 00	650 00	2,410 87
	$ 24,544 00	$ 22,650 00	$ 12,774 37

Bonds and debentures owned, viz:—

	Par value.	Book value.	Market value.
City of Port Arthur, 1927, 5 p. c.	$ 1,500 00	$ 1,590 61	$ 1,440 00
Town of Gananoque, 1933, 4 p. c.	5,000 00	4,842 97	4,250 00
City of Fort William, 1927, 5 p. c.	6,000 00	5,976 28	5,820 00
*City of Lethbridge, 1928, 5 p. c.	55,000 00	57,108 31	51,700 00
*City of Fernie, B.C., 1939, 5 p. c.	10,000 00	10,000 00	8,600 00
*City of Moosejaw, 1949, 4½ p. c.	6,000 00	6,000 00	5,220 00
*Municipality of Point Grey, B.C., 1959, 5 p. c.	6,000 00	6,334 52	5,340 00
Town of Yorkton, Sask., 1941, 5 p. c.	1,062 07	1,887 24	898 63
Town of Yorkton, Sask., 1942, 5 p. c.	1,115 17		952 02
Town of Montreal, E., 1953, 5 p. c.	4,000 00	3,188 40	3,960 00
Town of North Battleford, 1942, 5½ p. c.	1,000 00	896 85	890 00
Town of Melville, 1952, 5 p. c.	1,000 00	851 54	830 00
Town of Penetanguishene, 1925, 5 p. c.	1,981 52	1,862 53	1,882 44
R.C.S.D. of St. Paul, Sask., 1928, 5 p. c.	1,334 34	1,153 94	1,160 88
Total par, book and market values	$ 100,993 10	$ 101,693 19	$ 92,943 97

Carried out at book value	101,693 19

Stocks owned, viz:—

	Par value.	Book value.	Market value.
54 shares Provident Land Co.	$ 5,400 00	$ 13,600 00	$ 14,850 00
110 shares Brazilian Traction	11,000 00	9,724 12	7,480 00
8 shares Imperial Bank	800 00	1,769 00	1,688 00
8 shares Royal Bank	800 00	1,794 00	1,768 00
22 shares Dominion Bank	2,200 00	4,779 45	4,796 00
Total par, book and market values	$ 20,200 00	$ 31,666 57	$ 30,582 00

*These debentures are held by the Receiver General, Ottawa, in respect of the Title insurance business of the company. The Port Arthur, Gananoque and Fort William debentures are held by the Department of Insurance, Ontario, in respect of the Trust and Title business of the company.

†Name changed to "Chartered Trust and Executor Company."

The Title And Trust—*Concluded.*

ASSETS—*Concluded.*

Carried out at book value		$ 31,666 57
Cash at head office		472 12
Cash in Royal Bank, Toronto		9,112 87
Interest in Real Estate Syndicate		4,243 20
Total ledger assets		$ 228,219 66
Deduct market value of bonds, debentures and stocks under book value		9,833 79
		$ 218,385 87

OTHER ASSETS.

Interest accrued	3,664 81
Rents due	484 98
Premiums due and uncollected	50 00
Accounts receivable	8,119 27
Office furniture and auto	3,877 15
Total assets	$ 234,582 08

LIABILITIES.

Cash dividends to stockholders remaining unpaid	$ 5,617 57
Total liabilities	$ 5,617 57
Excess of assets over liabilities	$ 228,964 51
Capital stock paid in cash	188,325 00
Surplus over liabilities and capital	$ 40,639 51

INCOME.

Net cash received for premiums	$ 103 96
Received for interest on investments and dividends on stocks	16,113 55
Total	$ 16,217 51
Total net income from trust and real estate business	17,345 30
Total	$ 33,562 81
Received for calls on capital	22,675 00
Total income	$ 56,237 81

EXPENDITURE.

Paid for salaries of officials, $305.42; directors' fees, $23.50; auditors' fees, $5	$ 333 92
Paid for taxes	150 21
Miscellaneous payments, viz.: advertising, $23.30; legal expenses, $2.14; postage, telegrams, telephone and express, $8.29; printing and stationery, $10.78; rent, $108.49, general $19.39	172 39
Total expenses of Title business	$ 656 52
Expenses of Trust business	29,081 33
Dividends paid during the year, at 6 per cent	9,704 42
Total expenditure	$ 39,442 27

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1913	$ 211,424 12
Amount of cash income as above	56,237 81
Total	$ 267,661 93
Amount of expenditure as above	39,442 27
Balance, net ledger assets at December 31, 1914	$ 228,219 66

RISKS AND PREMIUMS.

Title Risks.	No.	Amount.	Premiums.
Taken during the year, new	5	$ 9,450 00	$ 153 96
Terminated during the year	47	105,024 00	.....

THE TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—S. C. DUNHAM. | Secretary—J. H. COBURN.
Principal Office—Hartford, Conn.
Head Office in Canada—Montreal. | Chief Agent in Canada—F. F. PARKINS.

(Incorporated March 25, 1903. Dominion license issued April 29, 1913.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash	$ 1,000 000 00

ASSETS IN CANADA.

	Par value.	Market value.	
Bonds on deposit with Receiver General, viz.:—			
City of Toronto, 1948, 4 p. c.	$ 109,500 00	$ 95,265 00	
Carried out at market value			$ 95,265 00
Interest accrued			2,190 00
Gross premiums due and uncollected on Canadian policies in force, viz.:—			
Sickness		$ 7,578 52	
Automobile		4,407 77	
Steam boiler		3,822 39	
Net amount of outstanding premiums, $15,808.68; less commission, $3,913.60			11,889 08
Total assets in Canada			$ 109,344 08

LIABILITIES IN CANADA.

Unsettled claims, viz.:—		
Sickness, adjusted and unpaid	$ 323 29	
Sickness, unadjusted	3,562 96	
Automobile, unadjusted	19,746 03	
Total net amount of unsettled claims		$ 23,632 28
Reserve of unearned premiums:—		
Sickness	$ 23,500 32	
Automobile	14,040 20	
Steam boiler	18,429 07	
Total net reserve $55,969.59; carried out at 80 per cent		44,776 67
Taxes due and accrued		499 27
Total liabilities in Canada		$ 68,908 22

INCOME IN CANADA.

Automobile Risks.	
Gross cash received for premiums	$ 42,934 20
Deduct return premiums	5,452 46
Net cash received for automobile premiums	$ 37,481 74
Sickness Risks.	
Gross cash received for premiums	$ 52,032 73
Deduct return premiums	2,549 38
Net cash received for sickness premiums	$ 49,483 35

The Travelers Indemnity—*Continued.*

INCOME IN CANADA—*Concluded.*

Steam Boiler Risks.		
Gross cash received for premiums	$ 14,416 59	
Deduct return premiums	869 60	
Net cash received for steam boiler premiums	$ 13,546 99	
Total net cash received for all premiums		$ 100,512 08
Received for interest on investments		4,380 00
Total income in Canada		$ 104,892 08

EXPENDITURE IN CANADA.

Sickness Risks.		
Net amount paid for claims occurring in previous years	$ 4,295 51	
Net amount paid for claims occurring during the year	20,441 97	
Total net amount paid for sickness claims	$ 24,737 48	
Automobile Risks.		
Net amount paid for claims occurring in previous years	$ 5,731 52	
Net amount paid for claims occurring during the year	7,261 10	
Total net amount paid for automobile claims	$ 12,992 62	
Total net amount paid for all claims		$ 37,730 10
Commission or brokerage		22,840 85
Salaries of officials, $6,431.13; travelling expenses, $1,544.08		7,975 21
Taxes		2,252 61
Miscellaneous payments, viz.: Medical examiners' fees, $336.71; telegrams, telephone, express, printing and stationery, $50.96; rent, $1,002.84; legal expenses, $247.45; exchange, $10.70; postage, $271.65; adjusting expenses, $215		2,135 31
Total expenditure in Canada		$ 72,934 08

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Sickness Risks.			
Gross policies in force at date of last statement	3,746	.....	$ 55,481 29
Taken during the year, new and renewed	3,313	.....	52,411 43
Total	7,059	.....	$ 107,892 72
Deduct terminated	4,033	.....	60,892 08
Gross and net in force at December 31, 1914	3,026	.....	$ 47,000 64
Automobile Risks.			
Gross policies in force at date of last statement	716	$ 7,160,000	$ 41,637 65
Taken during the year, new and renewed	1,267	12,670,000	42,305 79
Total	1,983	$ 19,830 000	$ 83,943 44
Deduct terminated	1,243	12,430,000	55,863 03
Gross and net in force at December 31, 1914	740	$ 7,400,000	$ 28,080 41
Steam Boiler Risks.			
Gross policies in force at date of last statement	214	$ 3,631,200	$ 15,339 75
Taken during the year, new and renewed	191	2,876,700	14,924 88
Total	405	$ 6,507,900	$ 30 264 63
Deduct terminated	27	1,249,900	1,833 12
Gross and net in force at December 31, 1914	378	$ 5,258,000	$ 28,431 51

General Business Statement for the Year ending December 31, 1914.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 486,830 00
Loans secured by pledge of bonds, stocks and other collateral	123,850 00
Book value of bonds and stocks	1,801,286 62
Cash on hand, in trust companies and in banks	118,114 22
Premiums in course of collection	154,776 57
Suspense account	128 25
Total ledger assets	$ 2,684,985 66

THE TRAVELERS INDEMNITY—*Concluded.*

NON-LEDGER ASSETS.

Interest due and accrued	$ 35,963 67
Gross assets	$ 2,720,949 33
Deduct assets not admitted	112,559 02
Total admitted assets	$ 2,608,390 31

LIABILITIES.

Unpaid losses and claims	$ 318,097 77
Expenses of investigation and adjustment of unpaid claims	24,764 00
Unearned premiums	639,065 67
Commissions, brokerage and other charges due or to become due to agents or brokers	28,127 14
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued	1,226 63
Federal, State and other taxes due or accrued (estimated)	26,561 72
Advance premiums	65 35
Total liabilities, except capital stock	$ 1,037,908 28
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities	570,482 03
Total liabilities	$ 2,608,390 31

INCOME.

Total net cash received for premiums	$ 1,062,835 15
Inspections	474 33
Interest and dividends	106,534 86
Gross increase by adjustment in book value of bonds	2,633 68
Gross profit on sale or maturity of bonds	1 00
Total income	$ 1,172,479 02

DISBURSEMENTS.

Net amount paid for losses	$ 304,598 59
Investigation and adjustment of claims	53,155 56
Paid stockholders for interest and dividends	80,000 00
Commissions or brokerage	204,701 97
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	39,975 26
Salaries, travelling and all other expenses of agents not paid by commission	57,235 54
Inspections	96,917 29
Rents	13,055 92
State taxes on premiums, Insurance Department licenses and fees	21,221 86
All other licenses, fees and taxes	17,523 80
Agents' balances charged off	357 81
Gross decrease, by adjustment, in book value of bonds	1,341 50
All other expenditure	14,947 98
Total disbursements	$ 905,033 08

EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1914.
Accident	$ 51,143 55	$ 50,013 66	$ 44,596 16
Health	75,882 22	83,260 82	52,880 36
Liability	143,326 66	160,071 78	86,442 82
Fly wheel	11,878 84	10,131 51	18,046 54
Auto and teams property damage	942,710 27	927,651 06	549,464 91
Steam boiler	292,315 72	216,657 20	454,711 87

THE TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

ACCIDENT DEPARTMENT—CANADIAN BUSINESS

ASSETS IN CANADA.

(For invested Assets, see Life Statement.)

Gross premiums due and uncollected on policies in force:—		
Accident	$ 20,128 87	
Employers' liability	27,239 65	
Total	$ 47,368 52	
Less commissions	10,576 02	
Net amount of outstanding premiums		$ 36,792 50

LIABILITIES IN CANADA.

Unsettled claims—		
Accident, adjusted but unpaid	$ 660 48	
Accident, unadjusted	15,068 27	
Employers' liability, unadjusted	74,794 93	
Total net amount of unsettled claims		$ 90,523 68
Reserve of unearned premiums, viz.:—		
Accident	$ 92,417 30	
Employers' liability	65,321 27	
Ten premium accident	21,770 00	
Total, $179,508.57; carried out at 80 per cent		143,606 86
Due and accrued for salaries, rent, advertising, agency and other expenses		3,353 40
Due and accrued for taxes		1,896 02
Total liabilities in Canada		$ 239,379 96

INCOME IN CANADA.

Accident Risks.

Gross cash received for premiums	$ 217,165 94	
Deduct return premiums	5,161 17	
Net cash received for accident premiums	$ 212,004 77	

Employers' Liability Risks.

Gross cash received for premiums	$ 224,848 49	
Deduct return premiums	12,335 98	
Net cash received for employers' liability premiums	$ 212,512 51	
Total net cash received for premiums		$ 424,517 28
Total income in Canada		$ 424,517 28

THE TRAVELERS—*Continued.*

EXPENDITURE IN CANADA.

Accident Risks.		
Net amount paid for claims occurring in previous years	$ 11,543 80	
Net amount paid for claims occurring during the year	72,682 69	
Total net amount paid for accident claims	$ 84,226 49	
Employers' Liability Risks.		
Net amount paid for claims occurring in previous years	$ 35,571 36	
Net amount paid for claims occurring during the year	68,669 04	
Total net amount paid for employers' liability claims	$ 104,240 40	
Total net amount paid for claims		$ 188,466 89
Paid for commission or brokerage		99,880 83
Paid for salaries of officials, $41,716.13; travelling expenses, $8,580.14		50,296 27
Paid for taxes		6,069 32
Miscellaneous expenses, viz.: Legal expenses, $4,820.89; exchange, $337.47; telegrams, telephone, express, printing and stationery, $4,377.03; medical fees, $3,887.75; rent, $8,765.37; postage, $1,296.66; adjusting, $1,522.78		25,007 95
Total expenditure in Canada		$ 369,721 26

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums
Accident Risks.			
Gross policies in force at date of last statement	12,074	$ 52,080,837	$ 208,034 63
Taken during the year, new and renewed	14,007	59,789,791	217,900 57
Total	26,081	$111,870,628	$ 425,935 20
Deduct terminated	15,515	66,161,867	241,100 60
Gross and net in force at December 31, 1914	10,566	$ 45,708,761	$ 184,834 60
Employers' Liability Risks.			
Gross policies in force at date of last statement	1,063	$ 10,630,000	$ 151,206 24
Taken during the year, new and renewed	1,349	13,490,000	220,398 23
Total	2,412	$ 24,120,000	$ 371,604 47
Deduct terminated	1,358	13,220,000	238,676 82
Gross and net in force at December 31, 1914	1,054	$ 10,900,000	$ 132,927 65

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

INCOME.

Total premium income	$15,423,188 07
Cash received for interest and dividends	714,099 98
Agents' balances previously charged off	474 93
Gross profit on sale or maturity of bonds and stocks	53,649 43
Gross increase, by adjustment, in book value of bonds	10,846 57
From other sources	1,931 74
Total income	$16,204,190 72

DISBURSEMENTS.

Net amount paid for accident, employers' liability and health losses	$ 6,389,680 59
Matured endowments and surrender values under ten premium accident policies	20,636 06
Investigation and adjustment of claims	1,085,394 83
Paid stockholders for interest and dividends	520,000 00
Commissions or brokerage	3,041,308 68
Salaries, travelling and all other expenses of agents not paid by commission	761,460 90
Salaries, travelling and other expenses of pay roll auditors	165,144 98
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	582,599 92
Medical examiners' fees and salaries	20,960 58
Inspections	440,823 11

The Travelers—*Continued.*

DISBURSEMENTS—*Concluded.*

Travelling expenses, home office	$ 61,692 66
State taxes on premiums, Insurance Department licenses and fees	223,672 76
All other licenses, fees and taxes	176,564 90
Rents	189,450 07
Agents' balances charged off	4,472 79
Gross loss on sale or maturity of bonds	533 00
Gross decrease, by adjustment, in book value of bonds	101,041 98
All other expenditure	368,789 11
Total disbursements	$14,154,226 92

LEDGER ASSETS.

Loans secured by pledge of bonds or other collaterals	$ 309,223 40
Book value of bonds and stocks owned	15,491,871 55
Cash on hand, in trust companies and in banks	2,169,823 37
Premiums in course of collection	2,769,604 22
Bills receivable	42,226 42
Agents' ledger balances	66,845 89
Deposit with New York State Workmen's Compensation Commission	18,765 41
Total ledger assets	$20,868,360 26

NON-LEDGER ASSETS.

Market value of stocks over book value	253,801 95
Interest due and accrued	161,284 23
Total	$21,283,446 44
Deduct assets not admitted	683,056 54
Total admitted assets	$20,600,389 90

LIABILITIES.

Total unpaid claims	$ 4,508,744 32
Estimated expenses of investigations and adjustment of unpaid claims	32,904 41
Total unearned premiums	6,180,430 86
Advance premiums	4,303 21
Commissions, brokerage and other charges due or to become due to agents or brokers	440,484 99
Due or accrued on account of salaries, rent, expenses, bills, accounts, fees, etc	156,217 37
Federal, State and other taxes due or accrued (estimated)	298,839 47
Special reserves	1,606,672 58
Total liabilities (excluding capital stock)	$13,228,597 21
Joint stock capital paid up in cash	5,000,000 00
Surplus, over liabilities	2,371,792 69
Total liabilities	$20,600,389 90

EXHIBIT OF PREMIUMS.

Accident.

Premiums on policies written or renewed during the year	$ 5,135,959 22
Premiums on policies terminated	5,167,905 22
Net premiums in force at December 31, 1914	3,716,520 93

Employers' Liability.

Premiums on policies written or renewed during the year	$ 6,966,815 91
Premiums on policies terminated	7,334,094 60
Net premiums in force at December 31, 1914	3,736,392 84

Health.

Premiums on policies written or renewed during the year	$ 830,597 03
Premiums on policies terminated	808,626 71
Net premiums in force at December 31, 1914	574,901 33

THE TRAVELERS—*Concluded.*

EXHIBIT OF PREMIUMS—*Concluded.*

Workmen's Compensation.

Premiums on policies written or renewed during the year	$ 7,081,945 37
Premiums on policies terminated	4,639,692 44
Net premiums in force at December 31, 1914	3,956,964 24

Workmen's Collective.

Premiums on policies written or renewed during the year	$ 15,262 94
Premiums on policies terminated	16,799 89
Net premiums in force at December 31, 1914	5,306 00

THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—CLAUDE DUVAL. Secretary—WALTER D. MURPHY.
Principal Office—Columbus, Ohio. Head Office in Canada—Winnipeg.
Chief Agent in Canada—F. J. C. Cox.

(Incorporated September 25, 1890. Dominion license issued July 24, 1914.)

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz:—	Par value.	Market value	
City of Calgary, 1933, 5 p. c.	$ 27,000 00	$ 27,000 00	
Carried out at market value			$ 27,000 00
Interest accrued			600 00
Gross premiums due and uncollected on policies in force			436 00
Bills receivable			252 84
Total assets in Canada			$ 28,288 84

LIABILITIES IN CANADA.

Total net amount of claims, unadjusted	$ 7,260 00
Present value of claims payable by instalments not yet due	1,300 00
Total liabilities in Canada	$ 8,560 00

INCOME IN CANADA.

Net cash received for premiums	$ 18,070 00
Interest on investments	388 75
Application fees	2,095 00
Per capita tax	392 50
Total income in Canada	$ 20,946 25

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	$ 1,675 00	
Net amount paid for claims occurring during the year	10,803 05	
Total net amount paid for accident claims		$ 12,478 05
Travelling expenses, $124.13; filing fee, license, etc. $209		333 13
Legal expenses		54 00
Total expenditure in Canada		$ 12,865 18

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premium.
Gross policies in force at date of last statement	1,873	$9,365,000 00	$ 18,730 00
Taken during the year, new	419	2,095,000 00	3,190 00
Taken during the year, renewed	76	380,000 00	660 00
Total	2,368	11,840,000 00	$ 22,580 00
Deduct terminated	451	2,255,000 00	4,510 00
Gross and net in force at December 31, 1914	1,917	$9,585,000 00	$ 18,070 00

(*For General Business Statement, see Appendix.*)

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

President—JOHN R. BLAND. | Secretary—GEORGE R. CALLIS.
Principal Office—Baltimore, Md., U.S.A.
Chief Agent in Canada— | Head Office in Canada—Toronto.
SIDNEY W. BAND.

(Incorporated March 19, 1896. Commenced business in Canada March 12, 1903.)

CAPITAL

Amount of joint stock capital authorized	$ 2,00,000 00
Amount subscribed and paid thereon in cash	2,000,00 00

ASSETS IN CANADA.

	Par value.	Market value.	
Bonds and debentures on deposit with Receiver General, viz:—			
City of Montreal, 1939, 3½ p. c	$ 30,000 00	$ 24,600 00	
" Quebec, 1932, 3½ p. c	25,000 00	21,250 00	
" Ottawa, 1928, 3½ p. c	40,000 00	34,800 00	
" Toronto, 1916, 3½ p. c	10,000 00	9,700 00	
" Toronto (Street Ry.), 1918, 4 p. c	40,000 00	38,800 00	
" Hamilton, 1933, 4½ p. c	50,000 00	48,000 00	
Province of Ontario, 1939, 4 p. c	50,000 00	47,500 00	
C.N.R. (Winnipeg Terminal) (guaranteed by Province of Manitoba), 1939, 4 p. c	5,000 00	4,450 00	
University of Alberta, 1st mortgage (g'teed by Prov. of Alberta), 1924, 4½ p. c	25,000 00	23,555 00	
City of Brandon, 1944, 5 p. c	25,000 00	24,617 50	
City of Vancouver, 1928, 4½ p. c	5,000 00	4,800 00	
Total on deposit with Receiver General	$ 305,000 00	$ 282 072 50	
Special deposit with Quebec Government, viz.:—			
Province of Quebec, inscribed stock, 1937, 3 p.c	20,000 00	15,800 00	
Special deposit with New Brunswick Government, viz.:			
Canadian Northern Ry. (Winnipeg Terminal) (guaranteed by Prov. of Manitoba) 1939, 4 p.c	10,000 00	8,900 00	
Canadian Northern Ry. Imperial Rolling stock 1916, 4½ p.c	13,000 00	12,740 00	
Total par and market values	$ 348,000 00	$ 319,512 50	
Carried out at market value			$ 319,512 50
Stocks owned by the company in Canada, viz.:—	Par value.	Market value.	
25 shares Sterling Bank of Canada	$ 2,500 00	$ 2,475 00	
	$ 2,500 00	$ 2,475 00	
Carried out at market value			2,475 00
Cash at head office in Canada			135 10
Cash in banks, viz.:			
Home Bank		$ 8,122 87	
Union Bank		10,000 00	
Dominion Bank		229 31	
Total cash in banks, $18,352.18 (less $1,370.91 overdraft Bank of Nova Scotia)			16,981 27
Interest due, $2,900; accrued, $1,617.92			4,517 92

The United States Fidelity and Guaranty—*Continued.*

ASSETS IN CANADA—*Concluded.*

Net amount of outstanding premiums, viz.:—		
Guarantee	$ 17,013 81	
Accident	2,612 73	
Plate glass	1,710 06	
Sickness	1,399 73	
Burglary	818 90	
Employers' liability	12,834 98	
Total, $36,420.21 (less $9,105.05 commission)		$ 27,315 16
Total assets in Canada		$ 370,936 95

LIABILITIES IN CANADA.

Net amount of guarantee claims, unadjusted	$ 43,104 00	
Net amount of guarantee claims, resisted in suit	5,000 00	
Net amount of employers' liability claims, unadjusted	4,375 00	
Net amount of employers' liability claims, resisted in suit	7,500 00	
Net amount of accident claims, unadjusted	450 00	
Net amount of plate glass claims, unadjusted	95 00	
Net amount of sickness claims, unadjusted	665 00	
Total net amount of unsettled claims		$ 61,189 00
Reserve of unearned premiums, viz.:—		
Guarantee	$ 120,084 10	
Accident	7,929 26	
Plate glass	3,974 28	
Sickness	4,241 00	
Burglary	4,198 31	
Employers' liability	45,235 55	
Total, $185,662.50; carried out at 80 per cent		148,530 00
Taxes due and accrued		2,000 00
Total liabilities in Canada		$ 211,719 00

INCOME IN CANADA.

Accident Risks.

Gross cash received for premiums	$ 21,587 62	
Deduct return premiums	5,694 56	
Net cash received for accident premiums		$ 15,893 06

Employers' Liability Risks.

Gross cash received for premiums	$ 128,266 23	
Deduct return premiums	28,262 16	
Net cash received for employers' liability premiums		$ 100,004 07

Sickness Risks.

Gross cash received for premiums	$ 9,330 39	
Deduct return premiums	2,151 98	
Net cash received for sickness premiums		$ 7,178 41

Burglary Risks.

Gross cash received for premiums	$ 9,114 87	
Deduct return premiums	1,790 41	
Net cash received for burglary premiums		$ 7,324 46

The United States Fidelity and Guaranty—*Continued.*

INCOME IN CANADA—*Concluded.*

Plate Glass Risks.

Gross cash received for premiums	$ 6,156 13	
Deduct return premiums	1,484 72	
Net cash received for plate glass premiums	$ 4,671 41	
Guarantee Risks.		
Gross cash received for premiums	$ 240,803 85	
Deduct return premiums	28,952 38	
Net cash received for guarantee premiums	$ 211,851 47	
Steam Boiler Risks.		
Premiums returned	$ — 200 00	
Total net cash received for premiums		$ 346,722 88
Received for interest on investments and dividends on stocks		12,872 50
Total income in Canada		$ 359,595 38

EXPENDITURE IN CANADA.

Accident Risks.

Net amount paid for claims occurring in previous years	$ 41 00	
Net amount paid for claims occurring during the year	3,466 38	
Total net amount paid for accident claims	$ 3,507 38	
Guarantee Risks.		
Net amount paid for claims occurring in previous years	$ 6,009 51	
Amount paid for claims occurring during the year	$ 114,275 58	
Deduct recoveries	36,223 07	
Net amount paid for said claims	$ 78,052 51	
Total net amount paid for guarantee claims	$ 84,062 02	
Employers' Liability Risks.		
Net amount paid for claims occurring in previous years	$ 10,616 97	
Amount paid for claims occurring during the year	$ 23,917 98	
Deduct recoveries	54 00	
Net amount paid for employers' liability claims	$ 23,863 98	
Total net amount paid for employers' liability claims	$ 34,480 95	
Sickness Risks.		
Net amount paid for claims occurring in previous years	$ 537 15	
Net amount paid for claims occurring during the year	2,923 78	
Total net amount paid for sickness claims	$ 3,460 93	
Burglary Risks.		
Total net amount paid for burglary claims	$ 1,383 00	

The United States Fidelity and Guaranty—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Plate Glass Risks.

Net amount paid for claims occurring in previous years	$ 297 15	
Amount paid for claims occurring during the year	$ 1,691 96	
Deduct salvage and reinsurances	28 70	
Net amount for said claims	$ 1,663 26	
Total net amount paid for plate glass claims	$ 1,960 41	
Total net amount paid for all claims		$ 128,854 69
Commission or brokerage		74,800 31
Paid for: salaries of officials, $30,796 77; do., agents, $11,777.95; travelling expenses, $3,199,06.		45,773 78
Paid for taxes		4,737 44
Miscellaneous payments, viz.: Printing and stationery, $1,352.40; postage, telephone, express and telegrams, $3,724.44; rent, $3,043.54; advertising, $2,245.67; furniture and fixtures, $775.97; incidentals, $1,876.68; exchange, $340.49; duty, $717.72		14,076 91
Total expenditure		$ 268,243 13

RISKS AND PREMIUMS IN CANADA.

Guarantee Risks.	Amount.	Premiums.
Gross policies in force at date of last statement	$ 41,263,363	$ 246,653 10
Policies taken during the year, new	21,852,926	170,718 24
Policies taken during the year, renewed	19,428,669	77,311 08
Total	$ 82,544,958	$ 494,682 42
Deduct terminated	41,137,564	254,514 22
Gross and net in force at December 31, 1914	$ 41,407,394	$ 240,168 20

Accident Risks.

Gross policies in force at date of last statement	$ 4,301,500	$ 12,594 35
Policies taken during the year, new	3,089,000	10,100 91
Policies taken during the year, renewed	3,744,500	11,200 04
Total	$ 11,135,000	$ 33,895 30
Deduct terminated	5,951,000	18,036 77
Gross and net in force at December 31, 1914	$ 5,184,000	$ 15,858 53

Employers' Liability Risks.

Gross policies in force at date of last statement	$ 8,652,000	$ 128,513 10
Policies taken during the year, new	1,188,625	113,729 03
Policies taken during the year, renewed	51,893	577 40
Total	$ 9,892,518	$ 242,819 53
Deduct terminated	1,609,393	152,348 43
Gross and net in force at December 31, 1914	$ 8,283,125	$ 90,471 10

Sickness Risks.

Gross policies in force at date of last statement	$ 7,353 97
Policies taken during the year, new	3,803 51
Policies taken during the year, renewed	5,285 01
Total	$ 16,442 49
Deduct terminated	7,960 49
Gross and net in force at December 31, 1914	$ 8,482 00

The United States Fidelity and Guaranty—*Continued.*

RISKS AND PREMIUMS IN CANADA—*Concluded.*

Plate Glass Risks.	Amount.	Premiums.
Gross policies in force at date of last statement		$ 6,938 95
Policies taken during the year, new		2,943 88
Policies taken during the year, renewed		3,671 54
Total		$ 13,554 37
Deduct terminated		5,605 80
Gross and net in force at December 31, 1914		$ 7,948 57

Burglary Risks.		
Gross policies in force at date of last statement	$ 336,217	$ 3,640 89
Policies taken during the year, new	863,375	7,338 48
Policies taken during the year, renewed	164,117	1,837 32
Total	$ 1,363,709	$ 12,816 69
Deduct terminated	468,184	4,420 06
Gross and net in force at December 31, 1914	$ 895,525	$ 8,396 63

General Business Statement for the Year ending December 31, 1914.

INCOME.

Total net cash received for premiums	$ 7,128,565 82
Inspections	894 85
Interest and dividends	224,807 04
Rents	68,607 50
Munich reinsurance reserve account	7,225 51
Agents' balances previously charged off	2,204 39
Gross profit on sale or maturity of bonds	2,123 42
Dividend on 200 shares Northern Railway Co. stock	10,000 00
All other income	3,029 35
Total income	$ 7,447,457 88

DISBURSEMENTS.

Net amount paid for losses	$ 2,816,659 07
Investigation and adjustment of claims	302,943 62
Commissions or brokerage, (less amount received on return premiums and reinsurance)	1,345,890 35
Cash paid stockholders for interest or dividends	200,000 00
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	423,354 67
Salaries, travelling, and all other expenses of agents not paid by commissions	715,092 20
Medical examiners' fees and salaries	1,148 50
Inspections other than medical	30,572 11
Rents	126,038 82
Taxes on real estate	13,208 76
State taxes on premiums, Insurance Department licenses and fees	137,120 74
All other licenses, fees and taxes	38,210 10
Agents' balances charged off	23,424 46
Gross loss on sale or maturity of bonds	238 50
All other expenditure	333,123 65
Total expenditure	$ 6,507,025 55

The United States Fidelity and Guaranty—*Concluded.*

LEDGER ASSETS.

Book value of real estate	$ 735,006 64
Mortgage loans on real estate, first liens	3,000 00
Loans secured by pledge of bonds, stocks or other collaterals	29,399 00
Book value of bonds and stocks	5,558,278 06
Cash on hand, in trust companies and in banks	1,159,733 94
Gross premiums in course of collection	1,456,392 20
Due by U. S. Government under construction contracts	6,276 99
Due for subscriptions, Department Guaranteed Attorneys	69,348 20
Accounts with suspended banks	37,175 97
Advance secured	80,761 75
Bills receivable	4,500 00
Other ledger assets	26,146 38
Total ledger assets	$ 9,166,019 13

NON-LEDGER ASSETS.

Interest due and accrued	68,783 88
Rents due and accrued	221 33
Gross assets	$ 9,235,024 34
Deduct assets not admitted	608,130 39
Total admitted assets	$ 8,626,893 95

LIABILITIES.

Total net amount of unpaid claims and expenses of settlement	$ 1,879,075 23
Total unearned premiums	3,088,061 80
Commissions, brokerage, etc	219,523 78
Salaries, rents, etc., due and accrued	9,881 25
Federal, state and other taxes due or accrued (estimated)	122,907 80
Return premiums	5,600 33
Due on account of reinsurance	37,277 77
Munich Reinsurance Co. reserve account	35,280 42
Federal Income Tax deducted from salaries	397 11
Voluntary reserve for contingencies	100,000 00
Voluntary reserve for depreciation in bonds and stocks	100,000 00
Total liabilities, excluding capital stock	$ 5,598,005 49
Capital stock paid up in cash	2,000,000 00
Surplus over all liabilities	1,028 888 46
Total liabilities	$ 8,626,893 95

EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1914.
	$ cts.	$ cts.	$ cts.
Accident	187,965 40	185,897 42	150,710 64
Health	66,923 38	68,179 46	57,103 87
Liability	2,103,952 40	2,149,513 66	852,767 12
Fly Wheel		451 88	
Fidelity	1,606,679 78	1,548,019 46	1,265,431 80
Plate Glass	151,888 65	142,654 42	130,485 39
Auto and Teams property damage	227,535 60	200,350 79	158,045 69
Steam Boiler	4 58	6,917 71	
Burglary and Theft	379,476 92	374,688 51	417,091 12
Workmen's Collective	121,875 48	116,131 57	9,811 38
Surety	3,085,413 56	3,015,003 35	2,774,090 63
Workmen's Compensation	967,228 65	528,852 36	538,485 03

APPENDIX A

(Canadian Companies.)

List of Directors and Shareholders

OF FIRE INSURANCE COMPANIES AND OF COMPANIES OTHER THAN FIRE OR LIFE.

AS AT DECEMBER 31, 1914

OR SUBSEQUENT DATE.

LIST OF CANADIAN DIRECTORS OR MEMBERS OF ADVISORY BOARDS OF BRITISH AND FOREIGN COMPANIES.

(*Fire and other than Fire and Life.*)

General Accident, Fire and Life Assurance Corporation Ltd.—Peleg Howland, Esq., Toronto; F. G. Osler, Esq., Toronto.

Glens Falls Insurance Company.—Geo. C. Chahoon, Grand Mère, Que.

Guardian Assurance Company, Limited.—K. W. Blackwell, Chairman; J. O. Gravel, T. Bienvenu.

The Liverpool and London and Globe Insurance Company, Limited.—M. Chevalier, T. J. Drummond, Sir Alex. Lacoste, W. M. Macpherson, Sir F. Williams-Taylor.

Lumber Insurance Co. of New York.—Dwight J. Turner, Toronto.

North British and Mercantile Insurance Company.—Wm. McMaster, G. M. Moncel, E. L. Pease.

The Norwich Union Fire Insurance Society, Limited.—Hon. J. J. Foy, K.C., C. B. Patteson, Sir Wm. Mortimer Clark.

The Ocean Accident and Guarantee Corporation, Limited.—E. B. Greenshields, Esq.

Phœnix Assurance Company, Limited.—C. W. Dean, Lt.-Col. F. S. Meighen, J. M. McIntyre, Sir H. K. Egan.

The Royal Exchange Assurance.—H. V. Meredith, Chairman; J. S. Hough, K.C., Dr. E. P. Lachapelle.

The Travelers Insurance Company, Hartford, Conn.—Trustees:—F. F. Parkins, F. W. Evans, The Royal Trust Co.

The Union Fire Assurance Company of Paris.—Sir H. Bate, G. Lemoine, Lansing Lewis.

The Yorkshire Insurance Company, Limited.—Hon. C. J. Doherty, G. M. Bosworth, Hon. Alphonse Racine, A. L. McLaurin.

THE ACADIA FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 19, 1915.)

C. C. Blackadar, Pres. A. E. Jones, Vice-Pres. Donald Keith, Chas. H. Mitchell, Geo. R. Hart, Wm. M. P. Webster.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1914.)

Name.	Residence.	No. of shares.	Amount subscribed and paid in cash.
			$
Andrews, Miss Eva L.	Wolfville, N.S.	10	400
Archbold, Rev. F. H. W.	Dublin, Ireland	15	600
Barnes, H. W.	Halifax, N.S.	30	1,200
Barnstead, Chas. A.	"	10	400
Bayne, A. N.	"	26	1,040
Belcher, estate J. S.	"	10	400
Bentley, Augustus E.	Chicago, Ill.	10	400
Bligh, F. P.	Halifax, N.S.	13	520
Bligh, H. H., K.C.	Ottawa, Canada	60	2,400
Blackadar, C. C.	Halifax, N.S.	989	39,560
Boak, Mrs. Anna M.	Dorchester, Mass.	20	800
Boak, Mary Anne	Baddeck, C. B.	10	400
Boggs, Florence M.	Halifax, N.S.	10	400
Burton, H. P.	Dartmouth, N.S.	25	1,000
Burton, Fred. M.	Halifax, N.S.	35	1,400
Burton, John H.	Crookshire, P.Q.	35	1,400
Bath, Mrs. Carrie E.	New York, U.S.A.	20	800
Bishop, Mrs. Agnes	Dartmouth, N.S.	25	1,000
Cabot, Anna M.	Halifax, N.S.	9	360
Cabot, W. H.	"	10	400
Caldwell, Clara M.	"	10	400
Campbell, Mrs. Eliza	"	25	1,000
Christie, W. Medford, and Arthur F. Armstrong, executors estate Chas. E. Young	Windsor, N.S.	25	1,000
Christie, Isabella, estate	Victoria, B.C.	30	1,200
Costley, Alfred	Halifax, N.S.	99	3,960
Coffin, estate Peter	Petite Rivière Bridge, N.S.	50	2,000
Cogswell, Emily I.	Halifax, N.S.	18	720
Creed, Laura H. (Mrs. Jason)	Boston, Mass.	59	2,360
Crichton, Miss Annie M., in trust for estate Sarah C. J.	Halifax, N.S.	50	2,000
Croskill, estate Herbert	"	40	1,600
Cunnungham, Mrs. Frances A.	Orange, New Jersey, U.S.A.	20	800
Deaf and Dumb Institution	Halifax, N.S.	11	440
Duncan, Mary K.	"	14	560
Duncanson, estate Thomas	Ottawa, Canada	24	960
Douglas, Marion G.	Amherst, N.S.	25	1,000
Eastern Trust Co., and Rev. F. H. W. Archbold, trus. estate E. P. Archbold	Halifax, N.S.	12	480
Elliot, estate Freeman	Boston, Mass.	61	2,440
Elliot, Alfred	Dartmouth, N.S.	31	1,240
Elliot, Margaret J.	"	7	280
Elliot, R. K.	"	15	600
Fairie, Mrs. Annie L.	Montreal, P.Q.	20	800
Forsyth, estate Alex.	Windsor, N.S.	61	2,440
Fraser, William	Antigonish, N.S.	20	800
Fraser, William	Pictou, N.S.	50	2,000
Freeman, Annie A. S.	Halifax, N.S.	4	160
Farquhar, Mrs. Jessie	"	13	520
Gates, Eleanor E. Mrs. H. E.	Halifax, N.S.	25	1,000
Geldert, Mrs. Jennie A.	Windsor, N.S.	29	1,160
Gordon, estate James	Halifax, N.S.	137	5,480
Grant, Mrs. Lilian D.	"	2	80
Halifax Industrial School	"	15	600
Hart, George R.	"	992	39,680
Hart, Helen C.	Montreal, P.Q.	34	1,360

THE ACADIA FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	No. of shares.	Amount subscribed and paid in cash.
			$
Heffler, Mrs. Nellie	El Paso, Texas	3	120
Hext, Mrs. Catherine G	London, England	7	280
Hibbert, W. H. & H. A	Berwick, N.S	20	800
Hodgson, William C	Halifax, N.S	10	400
Holmes, Mrs. Annie	Bridgeville, N.S	30	1,200
Home for the Aged	Halifax, N.S	4	160
Howe, Sydenham	Middleton, N.S	16	640
Hunt, Mary Emma	Halifax, N.S	18	720
Johnson, S. Fanny	"	13	520
Johnston, Agnes B. D	"	23	920
Jones, A. E	"	754	30,160
Jones, Mrs. Kate Dickson	Weymouth, North, N.S	5	200
Jordan, Rev. L. H	Halifax, N.S	20	800
Jordan, Mrs. Mary M	"	5	200
Keith, Donald	"	811	32,440
Kellogg, Miss Frances H. T	"	3	120
Kennedy, estate G. T	Wolfville, N.S	25	1,000
Kerr, C. J	Halifax, N.S	4	160
Kerr, estate James	"	20	800
Kerr, Fanny M	"	10	400
McCurdy, F. B. & Co	"	25	1,000
MacKenzie, J. C	Chicago, Ill	15	600
MacKinlay, A. & H. B. Stairs	Halifax, N.S	8	320
MacKintosh, J. C. & Co	"	100	4,000
McLennan, Miss Florence L	Peabody, Mass	3	120
McLennan, Miss Mary E	Guelph, Ont	3	120
McLennan, Miss Edna	Dartmouth, N.S	3	120
McNab, John	Halifax, N.S	75	3,000
Matheson, Joseph	Lower L'Ardoise, C.B	100	4,000
Mitchell, Mrs. Sophia A	Halifax, N.S	15	600
Mitchell, C. H	"	872	34,880
Moren, Zeba	Liverpool, N.S	8	320
Moren, Mrs. Martha E	Halifax, N.S	16	640
Moren, Mrs. Sarah E	"	48	1,920
Moren, Miss Mary C	"	5	200
Morris, Ellen A	Middleton, N.S	5	200
Muir, D. H	Truro, N.S	25	1,000
Mulroney, Mrs. Catherine	Halifax, N.S	40	1,600
Mumford, estate M. C	"	10	400
Mount Allison College	Sackville, N.S	33	1,320
Nicholson, Mrs. Maggie	St. Peters, C.B	10	400
Oxley, F. H	Halifax, N.S	10	400
Parker, Mrs. Fanny H	Dartmouth, N.S	115	4,600
Payzant, W. L. and J. Y. Smith, and Eastern Trust Co., trustees estate J. W. Young	Halifax, N.S	150	6,000
Poor Association	"	4	160
Pickford, Anna B	"	13	520
Rainnie, James	Sackville, N.B	5	200
Richardson, Ella F	Halifax, N.S	5	200
Ritchie, Eliza	"	25	1,000
Ritchie, Effa A	"	25	1,000
Ritchie, Mary W	"	25	1,000
Ritchie, J. W. P., trustee Mary A. Uniacke	"	18	720
Ritchie, George	"	50	2,000
Ritchie, W. B. A., and T. R. Robertson	Victoria, B.C	16	640
Ritchie, James J., executor estate James M. Godfrey	Halifax, N.S	10	400
Roche, William	"	628	25,120
Roche, Charles	"	64	2,560
Rodgers, Mrs. Harriet	Amherst, N.S	3	120
Rosenburg, Mrs. Emily C	Dartmouth, N.S	20	800
Ross, Mrs. Euphemia S	Truro, N.S	21	840
Saunders, B. P	Halifax, N.S	5	400
Searfe, Alice	Aylesford, N.S	8	320
Shatford, S. S	Halifax, N.S	5	200

THE ACADIA FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	No. of shares.	Amount subscribed and paid in cash.
			$
Sheils, John	Halifax, N.S.	123	4,920
Smellie, Maria C	Brockville, Ont	10	400
Silver, estate John	Burin, Nfld	20	800
Smith, Ada L	Halifax, N.S	13	520
Smith, Letitia M	"	13	520
Smith, George A	"	13	520
Smith, J. Elliot	Wolfville, N.S	50	2,000
Smith, estate S. S. B	Halifax, N.S	151	6,040
Smith, G. M	"	50	2,000
Smith, O. E	"	100	4,000
Stimpson, Mrs. Florence A	Sydney, N.S	30	1,200
Stanley, Edward	Dartmouth, N.S	5	200
Sutherland, Mrs. Elizabeth A. G	Windsor, N.S	30	1,200
Sinclair, M. Jean	Halifax, N.S	50	2,000
Sweet, estate R. J	"	3	120
Taylor, George H	"	10	400
Taylor, Martha J	"	20	800
Thomson, Mrs. Catherine B	"	10	400
Tremaine, estate W. H	Truro, N.S	2	80
Tremaine, estate Jane	"	3	120
Tufts, Prof. J. F	Wolfville, N.S	150	6,000
Tullock, D. J	Dartmouth, N.S	10	400
Tullock, M. A	"	10	400
Tullock, Edith	"	10	400
Twining, Alice E	Halifax, N.S	19	760
Uniacke, Mrs. Frederica D	"	28	1,120
Uniacke, Mary A	"	20	800
Vondy, Miss Agnes J	"	30	1,200
Webster, Lorne C	Montreal, P.Q	8	320
Webster, Helen M	Halifax, N.S	150	6,000
Webster, Wm. M. P	"	798	31,920
Wainwright, estate Anne H	"	24	960
Wainwright, Rev. H. S	Annapolis Royal, N.S	10	400
Wallis, estate Samuel	Halifax, N.S	40	1,600
Webb, W. H	"	44	1,760
White, M. V	Scotland, G.B	50	2,000
Woodill, D. C	Melrose, Mass	6	240
Wright, Amelia S	Windsor, N.S	8	320
Wright, Miss Alice E	Halifax, N.S	10	400
Wright, Miss Helen M	"	10	400
Yardie, Miss Annie	Rockingham, N.S	14	560
Totals		10,000	$ 400,000

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

List of Directors—(As at February 16, 1915).

E. E. A. DuVernet, K.C., Pres.; Hon. S. Barker, M.P., Vice-Pres.; J. W. Rutherford, A. C. Heighington, G. A. Howel.

List of Shareholders—(As at December 31, 1914.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$
Anglin, S	Kingston, Ont	400	240
Arthur J. Robins	Collingwood, Ont	800	480
Abbot, Edwin	Brockville, Ont	400	240
Ainley, Norman	Toronto, Ont	400	240
Anderson, Mrs. Mary Alberta	Orillia, Ont	200	120
Barron, Wm., estate	Brantford, Ont	200	.....
Booth, Anna E	Victoria, B.C	200	.....
Bowlby, G. Herbert, M.D	Berlin, Ont	2,000	1,200
Boughner, Mrs. Flora	Ottawa, Ont	100	.....
Boeckh, Emil C	Toronto, Ont	400	240
Bruce, Edw. W	"	800	480
Burnley, S. M. & Bro	Brantford, Ont	400	240
Berry, Hartley	Tillsonburg, Ont	400	240
Bennett, Josiah	Toronto, Ont	800	480
Brown, A., estate	"	200	.....
Burgess, H. H	Owen Sound, Ont	400	240
Burnham, Geo	Peterboro, Ont	800	480
Bowie, R	Brockville, Ont	2,000	1,200
Burrows, F	Toronto, Ont	200	200
Brooks, estate of B. F., J. N. Hay, executor	Listowel, Ont	2,000	1,200
Burrill, Wm	Yarmouth, N.S	400	240
Burrill, Wm	"	400	240
Barber, Mrs. Clara L	Toronto, Ont	600	360
Barker, Hon. S. M. P. P. C	Hamilton, Ont	5,000	500
Cowan, John W., executors of, Chas. T. Stark, executor	Toronto, Ont	400	240
Coates, Daniel H	Brantford, Ont	200	120
Cook, Daniel	Georgetown, Ont	100	.....
Copland, W. A	Collingwood	1,600	960
Chant, Sperrin	St. Thomas	400	240
Carpenter, E. R., Louise M. Carpenter and E. Stewart, executors	Collingwood, Ont	400	240
Caldwell, Dr. Wm., The Toronto General Trusts Corp., executors	Toronto, Ont	2,000	1,200
Cousin, Miss Annie	Laycock School, Brantford	400	240
Collins, J. D	Peterboro, Ont	400	400
"	"	400	240
Clements, L., estate of, Trusts and Guarantee Co., executors	Toronto, Ont	400	240
Cook, Daniel	Georgetown, Ont	200	120
Cann, Augustus	Yarmouth, N.S	1,000	600
Cossitt, L. R	Echo Lodge, via Gananoque	480	288
Cossitt, Newton	Grimsby, Ont	480	288
Clark, Robert	Goderich, Ont	400	.....
Dupuis, Prof. N. F	Kingston, Ont	800	480
Dunlop, H. C	Goderich, Ont	2,000	2,000
Dalton, C. C	Toronto, Ont	800	480
Dusseau, L. V	"	400	240
DuVernet, E. E. A	"	5,000	3,080
Ego, Angus	Markdale, Ont	400	240
Fair, Robert	Peterboro, Ont	400	240
Fife, Mrs. E. J	Kenora, Ont	2,000	1,200
Frawley, M. J	Barrie, Ont	800	480
Fowler, Dr. Geo. S	Teeswater, Ont	400	240
Friel, Mrs. Hannah B	Chicago, U.S.A	400	240

SESSIONAL PAPER No. 8

ANGLO-AMERICAN FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$
Galbraith, W.	Red Deer, Alta.	300	.....
Gowans, John, executors of, Toronto General Trusts Corporation	Toronto, Ont.	2,000	1,200
Gage, W. J.	"	2,000	1,200
Grobb, Franklin	Brantford, Ont.	800	800
Gillespie, A.	Edmonton, Alta.	400	240
Graham, Thos.	Fenelon Falls, Ont.	200	120
Govenlock, Wm.	Seaforth, Ont.	2,000	1,200
Gallagher, Mrs. Lolitia	Toronto, Ont.	200	120
Hallam, John, executors of	"	2,000	1,200
Hill, Wm. H.	Peterboro, Ont.	1,000	600
Harley, A. E.	Brantford, Ont.	400	240
Harley, W. R., estate of, Mr. Jas. Harley, executor	Canning P.O., Ont.	400	240
Harold, John	Paris, Ont.	1,200	720
Howie, Hugh	Brantford, Ont.	400	240
Hamilton, A., estate of, Toronto General Trusts, executors	Toronto, Ont.	1,200	720
Harold, Samuel	Brantford, Ont.	2,000	1,200
Holmes, G. H.	Owen Sound, Ont.	400	.....
Hume, John	Port Hope, Ont.	400	240
Hefferman, Miss M. C.	London, Ont.	400	400
Heighington, A. C.	Toronto, Ont.	1,440	864
"	"	3,560	356
"	"	5,000	500
Howell, G. A.	Victoria, B.C.	280	.....
Howell, Mrs. Clara	Madoc, Ont.	400	240
Jenkins, Mrs. F. E.	Toronto, Ont.	400	240
Johnson, J. A., estate of	"	2,000	1,200
Kilgour, Jos.	Berlin, Ont.	400	240
Kranz, Carl	Brantford, Ont.	400	240
Kerr, John R.	"	400	240
Kerr, R. J.	Aurora, Ont.	200	120
King, Mrs. Alberta	Toronto, Ont.	200	120
Long, Thomas	Lindsay, Ont.	3,360	3,360
Lytel, H. J.	St. Thomas, Ont.	800	480
Leitch, Archibald	Toronto, Ont.	2,000	1,200
Logie, G. R.	Collingwood, Ont.	200	120
Long, J. J., jr., in trust	Toronto, Ont.	720	720
Lytle, Mrs. H. E.	Toronto, Ont.	800	480
Long, C. T., estate of, Toronto General Trusts Corporation, executors	Toronto, Ont.	280	280
Long, T. P.	Collingwood, Ont.	360	360
Macintosh, John A.	Toronto, Ont.	2,000	1,200
McLaughlin, R. J.	Lindsay, Ont.	400	240
McLean, Thos., estate of, Trusts & Guarantee Co., executors	Toronto, Ont.	400	240
McCauley, R.	"	400	240
McFaul, Dr. A. M.	Collingwood, Ont.	400	240
McPherson, A.	Markdale, Ont.	200	.....
McGee, Mrs. T. D'Arcy	Ottawa, Ont.	280	280
Mills, Prof. James	"	2,000	1,200
Moore, W. P.	Toronto, Ont.	400	240
Millman, Dr. Thos.	"	400	240
Michie, John F.	"	400	240
Magwood, J., executors of	Lindsay, Ont.	400	240
Middleboro, W. S.	Owen Sound, Ont.	400	240
Morgan, J. D.	Dundalk, Ont.	400	240
Marsh, Rev. C. H.	Lindsay, Ont.	400	240
Mulloy, C. W.	Aurora, Ont.	1,200	720
Morrow, R. F.	Peterboro, Ont.	2,000	1,200
Murphy, J. E.	Toronto, Ont.	2,800	1,680
Murray, J. Lorell	Summitt, New Jersey	200	120
Murray, Mrs. Jean B.	Lethbridge, Alta.	400	.....
Neelands, Dr. Jacob	Lindsay, Ont.	1,600	960
Nichol, Wm.	Brantford, Ont.	400	240

ANGLO-AMERICAN FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$
Nordheimer, S. C., Toronto General Trusts Corp., executors	Toronto, Ont	400	240
Nurmberger, A	Toronto, Ont	400	240
Philip, D. L., executors of	Brantford, Ont	400	240
Pettibone, W. L	Newark, N.J	5,000	
Pinch, J. S	Owen Sound, Ont	400	
Plummer, Frank, in trust	Toronto, Ont	73,640	
Robertson, R. W	Woodstock, Ont	2,000	1,200
Ranton, W. George	Brantford, Ont	400	240
Reynolds, R. W., executors of	Norwood, Ont	400	240
Ruston, Thos	Georgetown, Ont	400	400
Robson, Thos	Fenelon Falls, Ont	200	120
Rutherford, J. W	Toronto, Ont	1,040	624
"	"	3,960	2,376
Stevens, W. H	Lindsay, Ont	400	240
Somerville, W	Seaforth, Ont	400	240
Smith, Dr. A. Dalton	Mitchell, Ont	2,000	1,200
Stenabaugh, Herman	Brantford, Ont	800	480
Shapley, W. H	Toronto, Ont	1,600	960
"	"	400	400
Sabliere, C. H. R. De La	"	400	240
Simpson, Isaac, estate of	Kingston, Ont	400	
Sinclaire, Dr. D. J	Woodstock, Ont	400	240
Schell, R. S., executors of	Brantford, Ont	2,000	1,200
Stephens, R. L	Markdale, Ont	400	240
Sutherland, James	Newmarket, Ont	400	400
Somerville, Mrs. Eva	Seaforth, Ont	200	120
Spotton, Judge	Harriston, Ont	600	360
"	"	200	120
Swale, Cecil	Wiarton, Ont	200	
Turner, Dr. Henry A	Millbrook, Ont	400	240
Tom, J. Elgin	Goderich, Ont	800	480
Terryberry, E. B	Woodstock, Ont	600	360
Tranmer, E. G	Brantford, Ont	400	240
Tobey, J. D	Owen Sound, Ont	400	240
Twoomey, Jeremiah	Fenelon Falls, Ont	200	120
Trethewey, Cathn	Toronto, Ont	800	480
Toronto General Trusts	"	720	720
Union Life	"	400	
Vance, G. M	Shelburne, Ont	100	
Verity, Mrs. Minnie	Brantford, Ont	400	240
Verity, W. J	"	600	360
Verity, Percy E	"	800	480
Vrooman, J. P	Napanee, Ont	200	120
Waddell, R. R. M	Peterboro, Ont	1,400	840
Waddell, Mary	"	1,400	840
Wheeler, Mrs. Annie	St. Paul, Minn., U.S.A	280	280
Wickett, S. R	Toronto, Ont	200	120
Wilson, Thos	Leamington, Ont	20	
Webster, Samuel	Norval, Ont	400	240
Wood, W. T	Millbrook, Ont	400	240
Witts, A. J., K.C	Brantford, Ont	200	120
Wood, Isaac, estate of	Kingston, Ont	400	240
Whitney, Chas	Brantford, Ont	1,000	600
Webster, David	"	400	240
Williams, Wm	Collingwood, Ont	400	240
Williams, W. J	Brantford, Ont	200	
Widdifield, W. C	Newmarket, Ont	400	240
Witts, Miss Laura K	Brantford, Ont	400	240
Ward, Henry A	Port Hope, Ont	200	120
Wilkins, F. W	Norwood, Ont	800	480
Watson, F. C	Sarnia, Ont	200	120
Totals		$ 215,100	$ 76,876

BEAVER FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Jan. 21, 1915).

W. J. Christie, Pres.; G. W. Allan and A. Gouzée, Vice-Pres.; F. T. Griffin, F. Morton Morse, J. H. Munson, K.C., W. H. Cross, D. H. Laird, A. De Jardin.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1914).

Name.	Address.	Amount subscribed.	Amount paid in cash.
		$	$
W. H. Cross	Winnipeg	5,000	2,000
John Galt	"	10,000	4,000
A. M. Nanton	"	10,000	4,000
J. H. Munson	"	7,500	3,000
D. H. Laird	"	2,500	1,000
W. J. Christie	"	10,000	4,000
F. Morton Morse	"	10,000	4,000
J. F. Griffin	"	5,000	2,000
G. W. Allan	"	13,000	5,200
R. T. Riley	"	10,000	4,000
Andre Gouzée	"	15,000	6,000
A. De Jardin	"	2,500	1,000
General Financial Corporation of Canada	"	200,000	80,000
Totals		$ 300,500	$ 120,200

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Jan. 29, 1915).

Geo. C. Robb, Pres.; Henry N. Roberts, Vice-Pres.; Charles S. Blake, Lyman B. Brainerd.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1914).

Name.	Address.	Amount subscribed and paid in cash.
		$ cts.
Brainerd, Lyman B	Hartford, Conn	3,000 00
Blake, Charles S	"	2,000 00
Robb, George C	Toronto, Ont	2,000 00
Roberts, Henry N	"	2,000 00
Hartford Steam Boiler Inspection & Insurance Company	Hartford, Conn	91,100 00
	Total	$ 100,100 00

BRITISH AMERICA ASSURANCE COMPANY.

List of Directors—(As at Feb. 26, 1915).

W. R. Brock, Pres.; W. B. Meikle, Vice-Pres.; Robt. Bickerdike, M.P., H. C. Cox. D. B. Hanna, Jno. Hoskin, K.C., LL.D., Alex. Laird, Z. A. Lash, K.C., LL.D., G. A. Morrow, A. Myers, Lt.-Col. Frederic Nicholls, J. K. Osborne, Col. Sir Henry Pellatt, E. R. Wood.

List of Shareholders—Common Stock—(As at Dec. 31, 1914).

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Agar, Miss Florence	Toronto, Ont.	6	150 00	150 00
Agar, R. T.	Ingersoll, Ont.	10	250 00	250 00
Aitkin, Mrs. Janet	Toronto, Ont.	46	1,150 00	1,150 00
Armour, Robert	Montreal, Que.	41	1,025 00	1,025 00
Armour, E. Douglas, K.C.	Toronto, Ont.	20	500 00	500 00
Ardagh, Henry H.	"Ardraven," Barrie, Ont.	9	225 00	225 00
Ardagh, Miss Anna B.	" "	9	225 00	225 00
Atkinson, D. H.	Toronto, Ont.	5	125 00	125 00
Allen, Mrs; Emma J.	"	38	950 00	950 00
Allen, J. K.	Newcastle, Ont.	8	200 00	200 00
Ball, Mary Veronia	Woodstock, Ont.	2	50 00	50 00
Barkworth, J. E.	Baltimore, Md.	20	500 00	500 00
Baker, John T., estate of	New York	100	2,500 00	2,500 00
Banks, Mrs. Emily	Care of W. H. Banks, Toronto, Ont.	20	500 00	500 00
Banks, W. H., in trust	Toronto, Ont.	1	25 00	
Bailey, P. L.	"	20	500 00	500 00
Baxter, estate of James E.	Simcoe, Ont.	4	100 00	100 00
Behan, Mrs. Julia	Orange, N.J.	13	325 00	325 00
Bedingfield, Geo., administrator estate of late W. J. Bryan	Toronto, Ont.	10	250 00	250 00
Bell, A. J.	Halifax, N.S.	10	250 00	250 00
Bezley, Mrs. E. A.	Toronto, Ont.	11	275 00	275 00
Bickerdike, Robert, M.P.	Montreal, Que.	119	2,975 00	2,975 00
Biggs, Mrs. Gertrude L.	Toronto, Ont.	27	675 00	675 00
Blossom, Geo. W.	Care of F.S. James & Co., Chicago, Ill.	100	2,500 00	2,500 00
Black, MacM.	Springfield, Ont.	5	125 00	125 00
Boswell, A. R., K.C., in trust	Care of A. R. B.—Yonge and Colborne Sts., Toronto, Ont.	2	50 00	50 00
Bond, exec. of estate of John M.	Toronto, Ont.	26	650 00	650 00
Bounsall, Miss Phebe S.	Hamilton, Ont.	4	100 00	100 00
Bower, Mrs. Sarah E.	Toronto, Ont.	20	500 00	500 00
Bowie, Dr. E. F.	Toronto, Ont.	2	50 00	50 00
Boyd, Mrs. Mary H.	"	8	200 00	200 00
Boyd, W. Y.	Gananoque, Ont.	5	125 00	63 06
Browne, Rev. Geo. (est.)	Toronto, Ont.	26	650 00	650 00
Brumell, Mrs. Kate W.	"	96	2,400 00	2,400 00
Bryan, A. W.	"	20	500 00	150 00
Buntin, estate of Alex.	Montreal, Que.	285	7,125 00	7,125 00
Buntin, Mrs. Isabella G.	"	284	7,100 00	7,100 00
Burton, Geo. F.	Toronto, Ont.	20	500 00	500 00
Bunnell, Arthur K.	Brantford, Ont.	5	125 00	125 00
Carey, J. P.	Unknown	1	25 00	25 00
Carpenter, E. R. (est)	Collingwood, Ont.	13	325 00	325 00
Cartwright, John R.	Toronto, Ont.	12	300 00	300 00
Carpmael, Miss A. C.	Care of Jno. Hoskin, K.C., LLD., McCarthy, Osler, Hoskin and Harcourt	60	1,500 00	1,500 00

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Cathcart, R.	Unknown	1	25 00	25 00
Central Can. L. & S. Co.	Toronto	710	17,750 00	17,750 00
Champion, Charles, estate of	Brantford, Ont.	27	675 00	675 00
Champion, Iden W.	"	26	650 00	650 00
Chafee, Zechariah jr.	P.O. box No. 218, Providence, R. I.	18	450 00	450 00
Chafee, Zechariah	"	47	1,175 00	1,175 00
Clark, Janet	Care of J. A. Patterson, 23 Adelaide St. E., Toronto	2	50 00	50 00
Clark, Janet and Stewart, Barbara	" "	1	25 00	25 00
Clark, James	Bullocks Corners, Ont.	28	700 00	700 00
Clark, Sir Wm. Mortimer, K.C.	Toronto, Ont.	13	325 00	325 00
Clarkson, Edith Mary	"	400	10,000 00	10,000 00
Coutts, James	Ufford, Muskoka	20	500 00	500 00
Cox, H. C.	Toronto, Ont.	200	5,000 00	5,000 00
Cook, C. Pres. and W. G. Helliker, manager, (Royal Loan & Savings Co.)	Brantford, Ont.	100	2,500 00	2,500 00
Cucksey, R.	Chatham, Ont.	4	100 00	66 73
Curtis, Frank E.	Simcoe, Ont.	4	100 00	100 00
Cunningham, Mrs. Margaret	Guelph, Ont.	50	1,250 00	1,250 00
Davidson, Nancy W.	Toronto, Ont.	15	375 00	375 00
De Gex, L. M.	Can. Bank of Commerce Prince Rupert, B.C.	26	650 00	650 00
Denton, A. Muir	Port Dalhousie, Ont.	31	775 00	775 00
Dickson, Robert	St. Marys, Ont.	200	5,000 00	5,000 00
Duncan, John, exec. estate of Wm. Duncan	Toronto, Ont.	17	425 00	425 00
Dundas, Mrs. Amy C.	"	19	475 00	475 00
Dundas, Miss Amy D.	"	4	100 00	100 00
Dunham, Mrs. Alice	Boston, Mass	67	1,675 00	1,675 00
Dunlop, Belle	Woodstock, Ont.	2	50 00	50 00
Dunlop, H.C.	Goderich, Ont.	48	1,200 00	1,200 00
Dunlop, Stevenson	Woodstock, Ont.	1	25 00	25 00
Dunlop, James	"	1	25 00	25 00
Duffett, Walter	Toronto, Ont.	20	500 00	500 00
Duffett, Herbert	"	157	3,925 00	3,925 00
Dupuis, Mrs. Annie J.	Care of R. Crawford, Kingston, Ont.	13	325 00	325 00
Dunnett, Mrs. Jessie	Toronto, Ont.	30	750 00	750 00
Elliott, Christopher	Unknown	16	400 00	400 00
Emery, Mrs. C. E. & H. M.	Port Burwell, Ont.	10	250 00	250 00
Essery, W. H.	Toronto, Ont.	10	250 00	75 00
Farthings, J. Murray, trustee	Aylmer, Ont.	10	250 00	250 00
Farwell, W. G., in trust	New York	40	1,000 00	1,000 00
Featherstonhaugh, Mrs. Catherine L.	Toronto, Ont.	45	1,125 00	1,125 00
Ferrier, Mrs. Annie	Care of C. R. McKeown, Orangeville, Ont.	7	175 00	175 00
Ferrah, Miss Maggie	Oakville, Ont.	1	25 00	25 00
Ferrah, Miss Mary	"	2	50 00	50 00
Fitton, H. W.	Brantford, Ont.	10	250 00	250 00
Fitton, C. H., M. and H. W., trustees	"	10	250 00	250 00
Fletcher, Robert J.	Barrie, Ont.	10	250 00	250 00
Forster, Geo.	Toronto, Ont.	1	25 00	25 00
Freysing, Peter	"	26	650 00	650 00
Fudger, W. E.	"	22	550 00	550 00
Gamble, Geo.	"	21	525 00	525 00
Gamble, Mrs. Matilda	"	24	600 00	600 00
Gardiner, Samuel	Unknown	1	25 00	25 00
Garrow, E. F.	Toronto, Ont.	20	500 00	500 00
Gibson, Rev. John	Thornhill, Ont.	10	250 00	250 00
Gilmour, Thomas	Toronto, Ont.	50	1,250 00	1,250 00
Gilmor, Miss Jessie	Mimico, P.O., Ont.	2	50 00	50 00
Godwin, W. H., estate of	Kingston, Ont.	5	125 00	125 00
Gorham, Mrs. Helen D.	Milton, Ont.	10	250 00	250 00

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Hamilton, J. M. and J. H. Sharpe, executors	San Francisco, Cal.	72	1,800 00	1,800 00
Hamilton, Clark and Wm. F. Nickle, trustees	Kingston, Ont.	9	225 00	225 00
Hammond, L. D.	Chicago, Illinois	40	1,000 00	1,000 00
Haney, Mrs. Annie M.	Strathroy, Ont.	15	375 00	375 00
Hanlin, Mrs. Helen	Fergus, Ont.	8	200 00	200 00
Harris, Arthur B.	Clarkson, Ont.	13	325 00	325 00
Harris, Miss Lucy	Toronto, Ont.	26	650 00	650 00
Haskill, Mrs. Sarah	St. Clair, Mich.	13	325 00	325 00
Hay, A. W.	Quebec, Que.	20	500 00	500 00
Henderson, John	Ottawa, Ont.	70	1,750 00	1,750 00
Heribel, Louis Emile	St. Hyacinthe, Que.	3	75 00	75 00
Hewson, Mrs. Fanny B.	Niagara Falls, Ont.	20	500 00	500 00
Hime, W. L. and M. W., in trust	Toronto, Ont.	20	500 00	500 00
Hirschberg, Mrs. Mary	St. Louis, Mo.	50	1,250 00	1,250 00
Holcroft, H. S.	Orillia, Ont.	10	250 00	250 00
Hoskin, John, K.C., LL. D.	Toronto, Ont.	280	7,000 00	7,000 00
Howe, Etna D.	"	54	1,350 00	1,350 00
Hodgens, W. S.	"	26	650 00	650 00
Hodgens, W. S., in trust	"	35	875 00	875 00
Howson, H. B., estate of	"	10	250 00	250 00
Hooper, Edward M.	St. Catharines, Ont.	2	50 00	50 00
Hooper, Mrs. Isabella L.	Care of Dr. Hooper, St. Catharines, Ont.	2	50 00	50 00
Hutton, Mrs. E. A.	Care of H. L. Hutton, New Westminster, B.C.	20	500 00	500 00
Irving, Mrs. Louisa S.	Care of L. H. Irving, Toronto, Ont.	3	75 00	75 00
Irwin, J.	Strathroy, Ont.	20	500 00	500 00
Jackes, Mrs. Kate, executrix	Toronto, Ont.	49	1,225 00	1,225 00
Jaffray, Robert	"	200	5,000 00	5,000 00
Kehoe, Christopher J.	Care of F. D. Hirschberg & Co., St. Louis, Mo.	50	1,250 00	1,250 00
Kenny, James J., estate of	Toronto, Ont.	79	1,975 00	1,975 00
Kenny, Miss Marion	Mimico, Ont.	5	125 00	125 00
Kent, Miss Myra	Toronto, Ont.	53	1,325 00	1,325 00
Kernahan, J. K.	St. Catharines, Ont.	10	250 00	250 00
Kirkpatrick, W. M. and A. T., executors	Care of Wm. Kirkpatrick Toronto, Ont.	25	625 00	625 00
Kimmerly, P. G.	Toronto, Ont.	20	500 00	500 00
Knowlton, F. J. G.	St. John, N.B.	20	500 00	500 00
Larkin, Ellen M., extx. and H. E. McSloy, executors estate of P. Larkin	St. Catharines, Ont.	200	5,000 00	5,000 00
Lavis, Chas., estate S. Masson, executor.	Belleville, Ont.	80	2,000 00	2,000 00
Lash, Z. A., K.C., LL. D., trustee	Toronto, Ont.	66	1,650 00	1,650 00
Leach, James	"	40	1,000 00	1,000 00
Leslie, William	Unknown	2	50 00	50 00
Lester, Thomas W.	Hamilton, Ont.	22	550 00	550 00
Long, Thomas	Collingwood, Ont.	462	11,550 00	11,550 00
Long, Thomas, in trust	"	254	6,350 00	6,350 00
Long, John J., estate of	Care of Thomas Long, Toronto, Ont.	114	2,850 00	2,850 00
MacGillivray, Mrs. Clara D.	Kingston, Ont.	20	500 00	500 00
Macaulay, Miss C. I.	"	20	500 00	500 00
Macdonald, The Baroness	Care of A. V. Sinclair, Ottawa, Ont.	56	1,400 00	1,400 00
MacKerchar, Donald	Minneapolis, Minn.	2	50 00	50 00
MacMahon, H. P.	Woodstock, Ont.	10	250 00	250 00
MacMahon, H. W.	Care of H.P. MacMahon, Toronto, Ont.	10	250 00	250 00
Maddison, Mrs. Esther A.	Toronto, Ont.	10	250 00	250 00
Marling, Thomas W. B.	Care of J. B. Gibsone & Wm. Marling, Montreal, Que.	1	25 00	25 00

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Marsh, Mrs. Emily Carew	Lindsay, Ont	21	525 00	525 00
Mahoney, T. H	Care of Mahony & Hay, Quebec, Que	80	2,000 00	2,000 00
Maughan, Nicholas, estate of	Care of John W. Maughan, Boronto, Ont	26	650 00	650 00
McCallum, J. Finlay	Edmonton, Alta	5	125 00	125 00
McKay, Geo	Unknown	2	50 00	50 00
McDonald, Mrs. Alice	Guelph, Ont	7	175 00	175 00
McIntosh, James Innes	"	8	200 00	200 00
McKeown, Mrs. Christina Innes	Mrs. C. R. McKeown, Care of C. R. McKeown, Orangeville, Ont	7	175 00	175 00
McCabe, S. L	Lotus, Ont	20	500 00	500 00
McGee, Mrs. Annie (née Osborne)	Toronto, Ont	13	325 00	325 00
McLaughlin, Dr. R. C	"	2	50 00	50 00
McLean, Donald	"	2	50 00	50 00
Meadows, Mrs. Emily M	Wexford, Ireland	24	600 00	600 00
Meikle, W. B	Toronto, Ont	50	1,250 00	1,250 00
Milner, Mrs. Margaret Flavell	"	12	300 00	300 00
Moran, W. J	Winnipeg, Man	18	450 00	450 00
Morrison, Miss Ethel I	Montreal, Que	176	4,400 00	4,400 00
Mountain, Rev. J. J. S., executor estate of	Cornwall, Ont	102	2,550 00	2,550 00
Munro, Alexander	Toronto, Ont	5	125 00	125 00
Moyna, Rev. Michael	Barrie, Ont	40	1,000 00	1,000 00
Mountain, Mrs. Louisa Mira	St. Catharines, Isle of Wight, England	36	900 00	900 00
Morrow, Geo. A	Toronto, Ont	100	2,500 00	2,500 00
Munroe, James	"	2	50 00	50 00
Murray, Rev. James	"	2	50 00	50 00
Myers, Augustus	"	532	13,300 00	13,300 00
National Trust Co., Ltd	"	668	16,700 00	16,700 00
Nichol, Miss Marg't. P	Care of Robert Dickson, St. Marys, Ontario	10	250 00	250 00
Nicholls, H. A	Richmond Hill, Ont	4	100 00	100 00
Neihaus, Charles	Toronto, Ont	80	2,000 00	2,000 00
Niven, John K. & Co	"	10	250 00	250 00
Northcote, Henry	"	2	50 00	50 00
Northern Life Assurance Co	London, Ont	200	5,000 00	5,000 00
O'Flynn, Francis E	Belleville, Ont	16	400 00	400 00
O'Flynn, Philo Walter	Madoc, Ont	17	425 00	425 00
O'Flynn, Harry H	Dominion Bank, Toronto, Ont	10	250 00	250 00
O'Flynn, Fred. W	Toronto, Ont	10	250 00	250 00
O'Hara, James	"	6	150 00	150 00
Osborne, James Kerr	Care of Massey-Harris Co., Toronto, Ont	690	17,250 00	17,250 00
Park, James	Toronto, Ont	2	50 00	50 00
Parker, Mrs. M. D	Winnipeg, Man	12	300 00	300 00
Paterson, Miss Helen M	Toronto, Ont	14	350 00	350 00
Paterson, Miss Mary Louise	Care of Rev. T. W. Paterson, Deer Park, Ont	48	1,200 00	1,200 00
Paterson, Rev. T. W	Deer Park, Ont	84	2,100 00	2,100 00
Paterson, John A	Toronto, Ont	2	50 00	50 00
Patrick, Geo. S	Lindsay, Ont	12	300 00	300 00
Pearcy, G. S., in trust	Toronto, Ont	12	300 00	300 00
Pellatt, Col. Sir Henry, C.V.O	"	406	10,150 00	10,150 00
Perry, Walter D	Mitchell, Ont	280	7,000 00	7,000 00
Philps, E. L	Halifax, N.S	20	500 00	500 00
Poole, James	Glenecoe, Ont	4	100 00	100 00
Porter, John S	Toronto, Ont	34	850 00	850 00
Pierce, Chauncey H	Northampton, Mass	55	1,375 00	1,375 00
Potts, Mrs. Jane V	Stirling, Ont	20	500 00	500 00

BRITISH AMERICA ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Power, William	Toronto, Ont.	4	100 00	100 00
Provident Investment Co.	"	14	350 00	350 00
Pyne, Dr. R. A. and W. F. MacQueen, exectrs.	Care of R. A. Pyne, Toronto, Ont.	8	200 00	200 00
Raikes, Geo., in trust	Barrie, Ont.	60	1,500 00	1,500 00
Raikes, Geo.	"	60	1,500 00	1,500 00
Ramsay, William	Bowland Stow, Scotland	26	650 00	650 00
Rance, Mrs. Harriet	Clinton, Ont.	40	1,000 00	1,000 00
Renwick, Mrs. Jane Macdonald	Stamford Hill, London N., Eng.	10	250 00	250 00
Ridout, Percival F.	North Toronto, Ont.	30	750 00	750 00
Robinson, Misses H. M. and A. A., executrices	"Langside," Toronto, Ont.	40	1,000 00	1,000 00
Robinson, Mrs. Elizabeth	Toronto, Ont.	50	1,250 00	1,250 00
Rogers, Dr. J. M.	Ingersoll, Ont.	4	100 00	100 00
Ross, Fred. H.	Toronto, Ont.	10	250 00	250 00
Rowsell, Mrs. Elizabeth	"	10	250 00	250 00
Scott, Ann	Unknown.	8	200 00	200 00
Scott, C. W.	Toronto, Ont.	20	500 00	500 00
Shaw, Mrs. Isabel T.	Hamilton, Ont.	15	375 00	375 00
Sharpe, Miss Clara L.	SanFrancisco, Cal.	17	425 00	425 00
Simpson, Benjamin M.	Care of Wm. A. Simpson & Son, Philadelphia, Pa.	40	1,000 00	1,000 00
Simpson, Charles C.	Care of Wm. A. Simpson & Son, Philadelphia Pa.	20	500 00	500 00
Simpson, William M.	Care of Wm. A. Simpson & Son Philadelphia, Pa.	20	500 00	500 00
Sims, P. H.	Toronto, Ont.	200	5,000 00	5,000 00
Sims, P. H., in trust	"	6	150 00	.....
Smart, A. M.	Care of G. M. Gunn & Son, London, Ont.	20	500 00	500 00
Smith, Alexander	Toronto, Ont.	40	1,000 00	1,000 00
Smith, Mrs. Jane M., executrix	Montreal, Que.	6	150 00	150 00
Smith, W. W.	Raleigh, N. C.	40	1,000 00	1,000 00
Smiley, James	Paris, Ont.	4	100 00	100 00
Sproule, Mrs. Elizabeth J.	Springfield-on-the-Credit	5	125 00	125 00
Staebler, J. M., Estate	Berlin, Ont.	10	250 00	75 00
Stewart, Barbara	Toronto, Ont.	2	50 00	50 00
Stewart, James B.	"	4	100 00	100 00
Stewart, Wm. E., executor	"	4	100 00	100 00
Stewart, John and John Duncan, executors, in trust	Toronto, Ont.	52	1,300 00	1,300 00
Strathy, James Robert	Care of A. G. Strathy, Toronto, Ont.	9	225 00	225 00
Strathy, Miss Elizabeth M. L.	Care of A. G. Strathy, Toronto, Ont.	9	225 00	225 00
Strathy, A. G.	Toronto, Ont.	9	225 00	225 00
Strathy, Gerard B.	"	9	225 00	225 00
Swan, Henry	"	2	50 00	50 00
Taylor, Maria and R. V. Sinclair, executor.	Ottawa, Ont.	10	250 00	250 00
Tett, Mrs. Ethel M.	Lacombe, Alta.	88	2,200 00	2,200 00
Thompson, Robert, estate of	Care of R. W. Thompson Toronto, Ont.	544	13,600 00	13,600 00
Tilley, Mrs. Elizabeth M.	London, Ont.	4	100 00	100 00
Toronto, General Trusts Corp., in trust	Toronto, Ont.	210	5,250 00	5,250 00
Toronto General Trusts Corp., executors estate of Jane Todd Kirkland	"	80	2,000 00	2,000 00
Toronto General Trusts Corp., executors, estate of John Gowans	"	50	1,250 00	1,250 00
Toronto General Trusts Corp., administrators of estate of Mrs. E. M. Dalton	"	13	325 00	325 00
Toronto General Trusts Corp., trustees	"	30	750 00	750 00

BRITISH AMERICA ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—COMMON STOCK—*Concluded.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Toronto General Trusts Corp., executors of estate of Chas. E. Goad	Toronto, Ont	700	17,500 00	17,500 00
Toronto General Trusts Corp., in trust "Byrnes."	"	114	2,850 00	2,850 00
Torrance, Rev. Robert, D. D	Guelph, Ont	12	300 00	300 00
Townley, W. R	Chicago, Ill	20	500 00	500 00
Turner, Geo. R	MacGregor, Iowa	4	100 00	100 00
Turner, Charles Conrad	Winnipeg, Man	5	125 00	125 00
Turner, J. A. & C	Melfort, Sask	9	225 00	225 00
Wade, Mrs. Lillie M	Brighton, Ont	33	825 00	825 00
Walker, Miss Mary L	Ottawa, Ont	24	600 00	600 00
Walker, W. H	Governor Generals Office, Ottawa, Ont	14	350 00	350 00
Warren, Charles D	Toronto, Ont	1	25 00	25 00
Watson, Mrs. Sarah	Milwaukee, Wis	125	3,125 00	3,125 00
Watson, Thomas	Toronto, Ont	80	2,000 00	2,000 00
Weir, James	Unknown	8	200 00	200 00
Western Assurance Co	Toronto, Ont	13,633	340,825 00	340,825 00
Whittier, H. F	Trenton, Ont	18	450 00	450 00
Wilson, Chas. S., executor and trustee of estate	Toronto, Ont	40	1,000 00	1,000 00
Wilson, John	Unknown	8	200 00	200 00
Wingard, Miss Nora M	Morrisburg, Ont	26	650 00	650 00
Wigham, John Walker	Toronto, Ont	40	1,000 00	1,000 00
Wolfe, Mrs. Maude C	Petrolia, Ont	52	1,300 00	1,300 00
Wolfe, Fred, (in trust for F. B. Wolfe)	"	2	50 00	50 00
Wood, E. R. & W. B. Meikle (in trust)	Toronto, Ont	6,050	151,250 00	151,250 00
Wood, Lucinda J	Brantford, Ont	27	675 00	675 00
Woodman, Gordon C	Winnipeg, Man	40	1,000 00	1,000 00
Totals			$850,000 00	$ 849,029 79

LIST OF SHAREHOLDERS—PREFERENCE STOCK.

Baker, J. T., estate of	New York City	32	800 00	800 00
Brock, W. R	Toronto, Ont	200	5,000 00	5,000 00
Central Can. L. & S. Co	"	10,000	250,000 00	250,000 00
Dominion Securities Corp., Ltd	"	7,040	176,000 00	176,000 00
Hanna, D. B	"	200	5,000 00	5,000 00
Hodgens, W. S., in trust	"	648	16,200 00	16,200 00
Laird, Alexander	"	200	5,000 00	5,000 00
Lash, Z. A., K.C., LL. D	"	200	5,000 00	5,000 00
Meikle, W. B., in trust	"	1,000	25,000 00	25,000 00
Morrow, G. A., in trust	"	2,000	50,000 00	50,000 00
Nicholls, Frederic	"	200	5,000 00	5,000 00
Toronto General Trusts Corp., executors of estate of late Chas. E. Goad	"	200	5,000 00	5,000 00
Townley, W. R	Chicago, Ill	80	2,000 00	2,000 00
Totals			$550,000 00	$ 550,000 00

BRITISH COLONIAL FIRE INSURANCE COMPANY.

List of Directors—(As at February 25, 1915.)

Hon. C. E. Dubord, Pres.; J. B. Morrissette, Vice-Pres.; J. L. Lafleur, J. E. E. Leonard, T. Meunier, Hon. J. E. Roberge, N. Drouin, E. Huard, E. Lalonde, D. O. E. Denault, L. H. Desjardins, J. Spycket, M. Propper.

List of Shareholders—(As at December 31, 1914.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Ainey, Joseph	Montreal	10	1,000	200
Armstrong, J. E	Perth, N.B	10	1,000	200
Audet, L. O	Levis, Que	5	500	100
Barras, J. D. E	"	10	1,000	200
Beaudry, Toussaint	Weedon Sta., Que	1	100	20
Beauvais, J. P	Montreal, P.Q	5	500	100
Bédard, A. E	Quebec	5	500	100
Bérard, Jos. B	Montreal	5	500	100
Bisson, Evariste	Chartierville	10	1,000	200
Blanchet, J. L	Lambton, P.Q	1	100	20
Boileau, L. J	Montreal, P.Q	10	1,000	200
Bonignon, Dame E	"	10	1,000	200
Borden, Robert A	Moncton, N.B	5	500	100
Brien, J. A. M. D	Montreal, P.Q	25	2,500	500
Brien, L. A	St. Germain, P.Q	25	2,500	500
British Colonial Trust Co	Montreal, P.Q	4	400	80
" "	"	2,965	296,500	29,650
Bruneau, O. H	Lake Aylmer	1	100	20
Calmann-Lévy, G	Paris, France	100	10,000	2,000
Calmann-Lévy, Geo	"	100	10,000	2,000
Carreau, G. P	Montreal, P.Q	1	100	20
Chapleau & Delorme	"	5	500	100
Chené, Adolphe	Oka, P.Q	10	1,000	200
Chevalier, Arthur	Sherbrooke, P.Q	10	1,000	200
Cloutier, Jos	St. Ephrem, P.Q	1	100	20
Corbett, A. M	Summerhill, N.B	1	100	20
Cordonnier, Célestin	Haubourdin, France	200	20,000	4,000
Crépy, Aug. P. O	Lille, France	50	5,000	1,000
Dagenais, Eug	Sault au Récollet, P.Q	10	1,000	200
Daoust, Guis	Ste. Anne de Bellevue, P.Q	5	500	100
Décarie, J. Tel	Montreal, P.Q	100	10,000	2,000
Dechene, Elz. Miv	Quebec	50	5,000	1,000
Decoster, P. E. W. J	Lille, France	50	5,000	1,000
Deguire, J. B	St. Laurent, P.Q	40	4,000	800
Deguire, Pierre	"	10	1,000	200
Deguire, Romuald	"	10	1,000	200
de la Mothe, J	Montreal, P.Q	3	300	60
Delorme, C. E	"	10	1,000	200
Demers, A. C	Sherbrooke, P.Q	15	1,500	300
Denault, D. O. E	"	345	34,500	6,900
Denault, G. E	Asbestos, P.Q	10	1,000	200
Desjardins, L. H	Terrebonne, P.Q	345	34,500	6,900
Dorais, O. E	Sherbrooke, P.Q	20	2,000	400
Drouin, Nap	Quebec	345	34,500	6,900
Dubord, Hon. C. E	Beauport, P.Q	345	34,500	6,900
Dupont, Alf. J. T	Paris, France	100	10,000	2,000
Dupré, J. B	Montreal, P.Q	10	1,000	200
Durand, J. L	Three Rivers, P.Q	5	500	100
Filion, Z	Montreal, P.Q	10	1,000	200
Fontaine, J. A	Valcourt, P.Q	1	100	20
Forest, Lionel	Sherbrooke	2	200	40

BRITISH COLONIAL FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Fortier, Laval E.	Levis P.Q.	5	500	100
Francoeur, J. N.	Quebec, P.Q.	10	1,000	200
Frechette, Succ. J.	Sherbrooke, P.Q.	5	500	100
Gagneux, J. B. (in trust)	Montreal, P. Q.	20	2,000	40
Garon, A. G.	Drummondville, P.Q.	1	100	20
Gauvin, Pierre	Sherbrooke, P.Q.	10	1,000	200
Gingras, Fortunat.	Quebec, P.Q.	10	1,000	200
Gobdout, A., M.P.P.	St. George E., P.Q.	50	5,000	1,000
Gosselin & Lussier	Weedon Sta., P.Q.	6	600	120
Gratton, J. B.	Montreal, P.Q.	20	2,000	400
Guenette, J. A.	Ste. Anne de Bellevue, P.Q.	5	500	100
Guptill, S. D.	Grand Manan, N.B.	5	500	100
Harris, C. P.	Moncton, N.B.	10	1,000	200
Harwood, L. de L.	Montreal, P.Q.	100	10,000	2,000
Huard, Eusebe	Lake Megantic	345	34,500	6,900
Jarry, Stanislas	St. Laurent, P.Q.	50	5,000	1,000
Jolicoeur, J. A.	St. Ephrem, P.Q.	1	100	20
Joly, J. A.	St. Rose, P.Q.	1	100	20
Kohn, Geo.	Paris, France	100	10,000	2,000
Laflamme, J. A. K.	Quebec, P.Q.	5	500	100
Lafleur, J. L.	Montreal, P.Q.	345	34,500	6,900
Lajeunesse, W.	"	10	1,000	200
Lalonde, Emery	Ste. Anne de Bellevue	345	34,500	6,900
Lalonde, L. A.	"	1	100	20
Lamarche, J. A., K.C.	Montreal, P.Q.	5	500	100
Lapierre, Omer	"	10	1,000	200
La Réassurance Nouvelle, Compagnie de Réassurance et de Co-Assurances	Paris, France	400	40,000	8,000
Lasalle, Roch.	St. Guillaume	1	100	20
Lebel, S. W.	Cabano, P.Q.	10	1,000	200
Lefebvre, J. E.	Farnham, P.Q.	5	500	100
Legault, Victor	St. Laurent, P.Q.	50	5,000	1,000
Lemieux, T. S.	Weedon Sta., P.Q.	3	300	60
Leonard, D. A.	Montreal, P.Q.	5	500	100
Leonard, J. E. E.	"	345	34,500	6,900
Letourneux, Jos.	"	10	1,000	200
Limoges, Joseph	Terrebonne, P.Q.	10	1,000	200
Lorrain, C. A.	St. Jerome, P.Q.	1	100	20
Majeau, Joseph	Montreal, P.Q.	10	1,000	200
Marchand, C. A.	"	5	500	100
Martin, Theo.	Chartierville, P.Q.	3	300	60
Meunier, Théodore	Montreal, P.Q.	345	34,500	6,900
Michaud, J. L.	"	5	500	100
Mitchell, Mrs. M. S.	Moncton, N.B.	2	200	40
Morisset, Dr. A. E.	Quebec, P.Q.	50	5,000	1,000
Morissette, J. B.	"	345	34,500	6,900
Nault, J. M.	Sherbrooke, P.Q.	10	1,000	200
Normandeau, J. D.	Ste. Anne de Bellevue	1	100	20
Pelletier, P.	St. Guillaume d'Upton.	1	100	20
Pineau, J. E.	Fraserville, P.Q.	10	1,000	200
Propper, Emm.	Paris, France	100	10,000	2,000
Propper, Michel.	"	100	10,000	2,000
Queen, J. M.	St. John, N.B.	25	2,500	500
Reinach, G.	Paris, France	100	10,000	2,000
Roberge, Hon. J. E.	Lambton, P.Q.	345	34,500	6,900
Rocheleau, J. H.	St. Pie, P.Q.	5	500	100
Roy, Cyrille E.	Megantic, P.Q.	1	100	20
Roy, Eustache.	"	1	100	20
Sauvé, Joseph.	Montreal, P.Q.	10	1,000	200
Scalbert, P. S. H. W.	St. André lez Lille, Fr.	150	15,000	3,000
Seale, R. F.	Sta. St. Cecile	1	100	20
Simon, Succ. D. C.	Hull, P.Q.	5	500	100
Société Anonyme de Réassurances contre l'Incendie	Paris, France	300	30,000	6,000

BRITISH COLONIAL FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Spycket, B.	Paris, France	50	5,000	1,000
Spycket, E. T.	"	50	5,000	1,000
Spycket, J. P. B.	"	50	5,000	1,000
St. Germain, J. E.	St. Bonaventure	1	100	20
St. Germain, T. A.	Ste. Hyacinthe, P.Q.	5	500	100
Tourville, Art.	Montreal, P.Q.	50	5,000	1,000
Tourville, Rod., M.P.P.	"	50	5,000	1,000
Tremblay, Thos.	Sherbrooke, P.Q.	5	500	100
Vaillancourt, Em.	Thetford Mines	1	100	20
Veilleux, André.	Sherbrooke, P.Q.	5	500	100
Versailles, Jean.	Montreal, P.Q.	50	5,000	1,000
Vien, Thomas.	Quebec, P.Q.	10	1,000	200
Williams, F. S.	Marysville	1	100	20
Wilson, Jas. W.	Welsford, N.B.	1	100	20
Totals.		10,000	$1,000,060	$ 170,350

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 3, 1915.)

E. Brown, Pres.; E. E. Hall, Vice-Pres.; F. K. Foster, Sir D. Cameron, D. E. Williams, C. W. N. Kennedy, P. C. McIntyre, W. T. Devlin, A. C. Flumerfelt, F. Carter-Cotton, J. Balfour, T. J. S. Skinner, T. L. Wood, Jos. Stauffer.

LIST OF SHAREHOLDERS—(As at December 31, 1914.)

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ ets.	$ ets.
Andrew, T. N.	Port Arthur, Ont.	25	1,000 00	200 00
Appleton, John	Toronto, Ont.	10	400 00	400 00
Archibald, M. G.	Kamloops, B.C.	25	1,000 00	125 00
Ashton, E. C.	Brantford, Ont.	50	2,000 00	500 00
Allen, C. E.	Winnipeg, Man.	25	1,000 00	520 00
Allen, Miss V. W.	Cheltenham, Eng.	50	2,000 00	2,000 00
Ashdown, J. H.	Winnipeg, Man.	5	200 00	200 00
Adams, D. E.	"	25	1,000 00	700 00
Brown, Ed.	"	1,250	50,000 00	10,000 00
Burdett, S. W.	"	15	600 00	600 00
Bryce, Rev. Geo.	Ottawa, Ont.	50	2,000 00	2,000 00
Burdett, J. E. A.	Winnipeg, Man.	25	1,000 00	1,000 00
Brydon, Wm.	"	20	800 00	800 00
Balfour, Jas.	Regina, Sask.	500	20,000 00	3,000 00
Borden, L. E.	Nelson, B.C.	50	2,000 00	500 00
Brydges, S. M.	"	25	1,000 00	500 00
Bixel, A. A.	Brantford, Ont.	25	1,000 00	666 00
Biggar, S. D.	Hamilton, Ont.	10	400 00	50 00
Bradshaw, J. L.	Stratford, Ont.	5	200 00	200 00
Beatty, J. A.	"	25	1,000 00	333 00
Bernhardt, Y. P.	Preston, Ont.	20	800 00	400 00
Bernhardt, I. A.	"	10	400 00	100 00
Briscoe, R. A.	Galt, Ont.	25	1,000 00	500 00
Brown, A. C.	Guelph, Ont.	10	400 00	100 00
Brit. Can. Trust	Lethbridge, Alta.	35	1,400 00	1,400 00
Blackert, E. G.	Selkirk, Man.	5	200 00	200 00
Binnington, H.	Winnipeg, Man.	12	480 00	100 00
Bone, T. W.	"	2	80 00	75 00
Baker, F. C.	Prince Albert, Sask.	3	120 00	120 00
Boas, R. A.	Regina, Sask.	2	80 00	80 00
Buchanan, W. P.	Winnipeg, Man.	25	1,000 00	360 00
Brown, F. L.	"	12	480 00	100 00
Booth, C. B.	"	25	1,000 00	200 00
Belcher, H. M.	"	15	600 00	200 00
Bedard, A. A.	Petrolea, Ont.	20	800 00	100 00
Carter-Cotton, F.	Vancouver, B.C.	125	5,000 00	5,000 00
Crofts Estate	"	200	8,000 00	1,000 00
Carter-Cotton Co.	"	50	2,000 00	2,000 00
Cameron, Sir D. C.	Winnipeg, Man.	250	10,000 00	2,000 00
Calder, Alex.	"	25	1,000 00	1,000 00
Corbett, S. C.	"	100	4,000 00	2,500 00
Cameron, John	"	100	4,000 00	2,500 00
Chapman, Mrs. F. A.	Washington, D.C.	65	2,600 00	2,600 00
Cummings, W. J.	Winnipeg, Man.	100	4,000 00	4,000 00
Calder, N. F.	"	25	1,000 00	1,000 00
Craig & Ross	"	200	8,000 00	1,000 00
Cushing, Hon. W. H.	Calgary, Alta.	100	4,000 00	4,000 00
Conybeare, C. F. P.	Lethbridge, Alta.	25	1,000 00	1,000 00
Campbell, P. J.	Winnipeg, Man.	25	1,000 00	887 20
Crease, E. A.	Nelson, B.C.	5	200 00	100 00
Creighton, W. T.	Winnipeg, Man.	30	1,200 00	800 00
Carpenter, A. G.	Nelson, B.C.	25	1,000 00	125 00

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Clare, Fred	Preston, Ont	10	400 00	100 00
Campbell, Dr. T. T	Galt, Ont	10	400 00	25 00
Campbell, Miss O. A	Winnipeg, Man	10	400 00	400 00
Connell, T. A	"	87	3,480 00	700 00
Cunnington, Chas	"	5	200 00	200 00
Campbell, T. B	"	63	2,520 00	375 00
Cameron, A. A	Oak Lake, Man	25	1,000 00	200 00
Calcott, J. D	Tilston, Man	12	480 00	176 00
Clarke, Dr. A	Winnipeg, Man	50	2,000 00	400 00
Clyde, Wm	Petrolea, Ont	25	1,000 00	1,000 00
Dawson, Judge A	Winnipeg, Man	35	1,400 00	1,400 00
Delbridge, L. M	"	50	2,000 00	1,250 00
Day, E. A	Kelowna, B.C	25	1,000 00	900 00
Darke, F. N	Regina, Sask	100	4,000 00	2,500 00
Dom. Inv. and Sec. Co	Winnipeg, Man	400	16,000 00	16,000 00
Decatur, D. R	"	12	480 00	100 00
Dyke, John	"	125	5,000 00	750 00
Devlin, W. T	"	92	3,680 00	740 00
Evans, R. T	"	100	4,000 00	4,000 00
Emmert, H. L	"	100	4,000 00	500 00
Elliott, R. T	Victoria, B.C	250	10,000 00	5,000 00
Erzinger, Mrs. M. E	Winnipeg, Man	37	1,480 00	300 00
Foster, F. K	"	399	15,960 00	3,500 00
Flummerfelt, A. C	Victoria, B.C	500	20,000 00	4,000 00
Fair, G. H	Brantford, Ont	10	400 00	200 00
Forster, F. J. R	Stratford, Ont	40	1,600 00	400 00
Fleming, D. J	Galt, Ont	10	400 00	100 00
Fink, Geo	Preston, Ont	25	1,000 00	500 00
Fink, G. H	Winnipeg, Man	10	400 00	400 00
Ferguson, G. W	"	12	480 00	100 00
Finkleman, C	Selkirk, Man	1	40 00	40 00
Foster, Mrs. M. E	Winnipeg, Man	10	400 00	400 00
Godfrey, A. K	"	25	1,000 00	1,000 00
Graham, W. C	Vancouver, B.C	25	1,000 00	625 00
Gauthier, F. E	Winnipeg, Man	5	200 00	132 00
Getty, E. J	Galt, Ont	100	4,000 00	2,000 00
Greenizen, J	Petrolea, Ont	60	2,400 00	300 00
Gentzel, A. F	Winnipeg, Man	5	200 00	200 00
Grant, G. T	"	5	200 00	200 00
Goldstein, Chas	"	5	200 00	200 00
Galbraith, W. H	Hartney, Man	2	80 00	80 00
Halls, F. E	Winnipeg, Man	100	4,000 00	4,000 00
Hebb, E. H	"	50	2,000 00	2,000 00
Harvie, Dr. R. A	"	50	2,000 00	1,250 00
Holden, D. B	Victoria, B.C	25	1,000 00	1,000 00
Hughes, W. L	Brantford, Ont	10	400 00	200 00
Hollinrake, W. A	"	10	400 00	200 00
Hunter, Miss J. G	"	5	200 00	132 00
Husband, D. G	"	5	200 00	132 00
Hill, John	"	10	400 00	50 00
Husband, Mrs. K. C	Vernon, B.C	50	2,000 00	1,250 00
Hunter, M. M	Onandaga, Ont	10	400 00	200 00
Halstead, A. B	Edmonton, Alta	50	2,000 00	400 00
Hudson, W. S	Preston, Ont	25	1,000 00	375 00
Hyndman, G. J	Winnipeg, Man	62	2,480 00	250 00
Hall, E. E	"	105	4,200 00	4,200 00
Hiebert, John	"	30	1,200 00	1,200 00
Hill, A. E	Griswold, Man	60	2,400 00	1,000 00
Hong Frank Lee	Winnipeg, Man	3	120 00	100 00
Hardy, Thos	Victoria, B.C	3	120 00	100 00
Henderson, Dr. N. B	London, Ont	20	800 00	100 00
Ives, W. C	Calgary, Alta	50	2,000 00	1,500 00
James, E	Winnipeg, Man	25	1,000 00	1,000 00
Jones, E. W	Moosomin, Sask	7	280 00	120 00
Jonasson, J	Winnipeg, Man	3	120 00	120 00

SESSIONAL PAPER No. 8

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts.
Johnson, Chas	Winnipeg, Man	3	120	120 00
Jones, C. A	Petrolea, Ont	10	400	50 00
Kennedy, C. W. N	Winnipeg, Man	750	30,000	7,500 00
Kellam, B. A	"	25	1,000	200 00
Landerkin, H	Portland, Maine	250	10,000	2,000 00
Langley, A. G	Vancouver, B.C	25	1,000	1,000 00
Lent & Jones	Calgary, Alta	50	2,000	2,000 00
Langford, T. J	Winnipeg, Man	25	1,000	1,000 00
Lonsdale, J	"	75	3,000	975 00
Lathrop, O. T	Lethbridge, Alta	10	400	400 00
Jones, Lloyd D	Kelowna, B.C	25	1,000	900 00
Jones, Lloyd W	"	25	1,000	900 00
Lyons, J. H	Revelstoke, B.C	20	800	532 00
Long, W. E	Brantford, Ont	50	2,000	1,000 00
Laird, J. H	Galt, Ont	25	1,000	250 00
Loftus, Edwin	Winnipeg, Man	25	1,000	700 00
Liddle, A. T	"	125	5,000	750 00
Laurie, John	"	25	1,000	200 00
MacAra, W. E	"	250	10,000	2,000 00
Merritt, C. M	Vancouver, B.C	100	4,000	1,500 00
McIntyre, J. F	Winnipeg, Man	50	2,000	2,000 00
Moody, Dr. A. W	"	100	4,000	3,200 00
Macklin, E. H	"	5	200	200 00
McMunn, Dr. R. S	"	50	2,000	750 00
Malcolm, Miss M	Newport, R.I	6	240	240 00
MacKay, Dr. D. S	Winnipeg, Man	25	1,000	225 00
Maurer & Wilde	"	50	2,000	250 00
McIntyre, P. C	"	100	4,000	1,500 00
McEwen, W. W	Brantford, Ont	10	400	200 00
McMurtry, Miss J. H	Galt, Ont	5	200	50 00
McMurtry, W. J	"	25	1,000	250 00
McMurtry, Miss E. E	"	5	200	50 00
Messecar, C. L	Brantford, Ont	100	4,000	1,333 00
Merner, E	New Hamburg, Ont	50	2,000	250 00
Milton, W. R	Winnipeg, Man	25	1,000	1,000 00
Moxam, John	Calgary, Alta	15	600	600 00
Manwaring, H. A	Birtle, Man	10	400	300 00
Macdonald, Alex	Winnipeg, Man	7	280	280 00
Moffett, Mrs. R	"	15	600	200 00
McCarthy, John	Regina, Sask	5	200	200 00
McPherson, W. J	Winnipeg, Man	37	1,480	300 00
McLennan, Thos	Assissippi, Man	1	40	40 00
Maybee, W. G	Winnipeg, Man	25	1,000	200 00
McMillan, D. A	Griswold, Man	3	120	100 00
Nelson, H. R	Victoria, B.C	25	1,000	1,000 00
Nelles, S. B	Wilsonville, Ont	45	1,800	625 00
Ormond, A. E	Victoria, B.C	250	10,000	2,000 00
Oakes, A. H	Winnipeg, Man	125	5,000	1,000 00
Pulford, A. H	"	50	2,000	2,000 00
Popham, Dr. E. S	"	50	2,000	2,000 00
Prowse, Dr. S. W	"	25	1,000	300 00
Palmer, F. D	Galt, Ont	25	1,000	500 00
Palmer, F. H	"	10	400	100 00
Patterson, H. D	Winnipeg, Man	25	1,000	275 00
Parker, E. S	"	5	200	200 00
Playfair, Miss A. F	Hartney, Man	25	1,000	100 00
Robertson, O. A	St. Paul, Minn	250	10,000	2,000 00
Runians, E. O	London, Ont	125	5,000	2,000 00
Richardson, R. D	Toronto, Ont	112	4,480	1,700 00
Ruttan, H. N	Winnipeg, Man	50	2,000	2,000 00
Runians, J. E	Victoria, B.C	25	1,000	700 00
Robson, Judge H. A	Winnipeg, Man	50	2,000	250 00
Ross, Mrs. M. S	"	50	2,000	250 00
Ryerson, F. W	Brantford, Ont	10	400	200 00
Revitzer, John	Preston, Ont	25	1,000	500 00

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$ cts.
Richardson, Wm	Portage la Prairie, Man.	10	400	100 00
Riley, W. P	Winnipeg, Man	62	2,480	896 00
Robert, J. V	"	25	1,000	200 00
Ross, Dr. D. G	Selkirk, Man	5	200	200 00
Ross, H. L	Winnipeg, Man	5	200	200 00
Sproule, W. H	"	500	20,000	3,250 00
Sprague, D. B	"	25	1,000	200 00
Skinner, T. J. S	Calgary, Alta	250	10,000	2,000 00
Senkler, K. C., J.H	Vancouver, B.C	100	4,000	2,500 00
Stiles, H. B	Winnipeg, Man	50	2,000	1,200 00
Stevens, R. W	Kelowna, B.C	5	200	150 00
Spence, J. H	Brantford, Ont	10	400	200 00
Speirs, D. G	Galt, Ont	25	1,000	500 00
Sloan, John	"	10	400	200 00
Stahlschmidt, Wm	Preston, Ont	25	1,000	375 00
Stauffer, Jos	Galt, Ont	100	4,000	1,000 00
Stevenson, W. J	London, Ont	50	2,000	250 00
Smith, R. M	Griswold, Man	3	120	100 00
Sutherland, W. J	Winnipeg, Man	25	1,000	1,000 00
Stebenson, S. S	"	3	120	120 00
Roberts, Mrs. H. M	"	5	200	200 00
Steiner, A. P	Griswold, Man	2	80	80 00
Sheperd-Peers Co	Selkirk, Man	20	800	100 00
Swan, Dr. R. R	Winnipeg, Man	12	480	100 00
Shandley, Mrs. L. M	Victoria, B.C	100	4,000	4,000 00
Snary, L. D	Winnipeg, Man	3	120	120 00
Todd, Dr. J. O	"	125	5,000	5,000 00
Tufford, Dr. A. F	St. Thomas, Ont	25	1,000	600 00
Taylor, Judge A. E	Sarnia, Ont	25	1,000	333 00
Taylor, Dr. W. F	Winnipeg, Man	10	400	400 00
Vokes, Chas	"	250	10,000	1,400 00
Watt, W. L	Long Beach, Cal	25	1,000	200 00
Williams, D. E	Winnipeg, Man	500	20,000	3,000 00
Wallace, C. A	Calgary, Alta	50	2,000	2,000 00
Woodruff, H. S	Penticton, B.C	50	2,000	1,000 00
Wade, Mrs. C. E	"	25	1,000	250 00
Wade, A. H	"	25	1,000	250 00
White, R. B	"	25	1,000	250 00
White, W. G	Winnipeg, Man	100	4,000	2,500 00
Whyte, Sir Wm	"	250	10,000	2,000 00
Wilson, W. O	Virden, Man	10	400	400 00
Woods, T. L	Brantford, Ont	200	8,000	1,000 00
Wilcox, Miss H	"	20	800	500 00
Wade, B. J	"	10	400	250 00
Wood, D. B	"	100	4,000	500 00
Whitaker, G. W	"	10	400	200 00
Windell, A. J	Galt, Ont	5	200	100 00
Windell, Miss J. B	"	5	200	100 00
Watson, Ralph	Paris, Ont	20	800	400 00
Walker, John	Petrolea, Ont	25	1,000	125 00
White & Manahan	Winnipeg, Man	5	200	200 00
Whiting, C. A. B	"	15	600	175 00
Young, Robert	"	5	200	200 00
Young, C. R	Lethbridge, Alta	15	600	325 00
Totals		14,860	$ 594,400	$ 232,407 20

THE CANADA ACCIDENT ASSURANCE COMPANY.

List of Directors—(As at February 24, 1915.)

S. H. Ewing, President; J. S. N. Dougall, Vice-President; T. H. Hudson, Manager; J. K. Osborne, Hon. N. Curry, Jas. McGregor.

List of Shareholders—(As at December 31, 1914.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Commercial Union Assurance Co., Limited	London, Eng.	102,300	40,920
Jas. McGregor	Montreal, P.Q.	1,000	400
Thomas H. Hudson	"	1,000	400
J. S. N. Dougall	"	1,000	400
S. H. Ewing	"	1,000	400
Hon. N. Curry	"	1,000	400
J. K. Osborne	Toronto, Ont.	1,000	400
	Totals	$ 108,300	$ 43,320

THE CANADA HAIL INSURANCE COMPANY.

List of Directors—(As at Feb. 27, 1915.)

Geo. H. Williams, President; Vice-Presidents, Wm. J. Willcox, and H. B. Strang; L. J. Thomas, Arthur Macaw, Wm. M. Macaw, Frank Doyle, A. H. C. Caisens, Frank D. Williams.

List of Shareholders—(As at December 31, 1914.)

Name.	No. of shares.	Amount subscribed.	Amount paid in cash.
		$ cts.	
George H. Williams	25	2,500 00	
William J. Willcox	25	2,500 00	
The London and Midland Insurance Co.	75	7,500 00	3,750 00
Frank M. Doyle	25	2,500 00	1,250 00
Harold B. Strang	25	2,500 00	1,250 00
A. H. C. Carson	25	2,500 00	1,250 00
Frank D. Williams	25	2,500 00	1,250 00
Wm. M. Macaw	25	2,500 00	1,250 00
Arthur Macaw	25	2,500 00	1,250 00
J. Leonard Thomas	25	2,500 00	1,250 00
The London Mutual Fire Insurance Co.	1,200	120,000 00	60,000 00
Totals	1,500	$150,000 00	$ 75,000 00

THE CANADA NATIONAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 25, 1915.)

Capt. W. Robinson, Pres.; F. H. Alexander, Vice-Pres.; W. T. Alexander, Managing Director; D. E. Sprague, E. F. Hutchings, E. D. Martin, E. L. Taylor, K.C., E. S. Popham, M.D., A. Gray, Jonathan Rogers, F. N. Darke, S. D. Lazier, Sir Gilbert Parker.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1914.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Agar, Mrs. H. T.	Bird's Hill, Man.	5	500 00	500 00
Anderson, Mrs. C. E.	Virden, Man.	10	1,000 00	1,000 00
Armstrong, J. C.	New Westminster, B.C.	70	7,000 00	7,000 00
Adrain, John	St. Johns, Nfd.	15	1,500 00	1,500 00
Anderson, J. A.	Victoria, B.C.	10	1,000 00	730 00
Antonieff, Rev. Alex.	Kozodawinse, Russia	30	3,000 00	3,000 00
Adam, George	Winnipeg, Man.	10	1,000 00	1,000 00
Alexander, R. H.	Vancouver, B.C.	30	3,000 00	2,730 00
Alexander, W. T.	Winnipeg, Man.	100	10,000 00	7,300 00
Alexander, F. H.	"	100	10,000 00	7,300 00
Allen, G. H.	"	50	5,000 00	3,830 00
Affleck, R. G.	Vancouver, B.C.	80	8,000 00	3,540 00
Armstrong, J. W., M.D.	Gladstone, Man.	20	2,000 00	1,280 00
Allen, A. E.	Victoria, B.C.	25	2,500 00	1,450 00
Appleton & Partington	Kenora, Ont.	10	1,000 00	730 00
Archibald, J. Ross	Kamloops, B.C.	10	1,000 00	280 00
Archibald, M. G., M.D.	"	10	1,000 00	575 00
Anderson, James	New Westminster, B.C.	30	3,000 00	2,190 00
Adam, David	Birtle, Man.	5	500 00	365 00
Angus, Miss M. C.	Victoria, B.C.	10	1,000 00	730 00
Arbez, C. J. H.	St. Claude, Man.	10	1,000 00	550 00
Adolph, H. L.	Brandon, Man.	10	1,000 00	50 00
Anderson, J. R.	Arcola, Sask.	2	200 00	146 00
Allan, H. M.	Weyburn, Sask.	5	500 00	320 00
Anderson, George	Portage la Prairie, Man.	5	500 00	365 00
Abernethy, Samuel	Vancouver, B.C.	15	1,500 00	966 00
Ashley, D. T.	"	5	500 00	234 73
Austin, H. M.	Victoria, B.C.	10	1,000 00	460 00
Astley, William	Calgary, Alta.	10	1,000 00	370 00
Agar, H. T.	Bird's Hill, Man.	5	500 00	320 00
Agnew, G. A. T. (T. D. Agnew, trustee)	Prince Albert, B.C.	5	500 00	320 00
Aylard, G. H.	Victoria, B.C.	50	5,000 00	3,200 00
Bruce, est. of John	Winnipeg, Man.	20	2,000 00	2,000 00
Bowker, Alex.	Doynton, England	100	10,000,00	10,000 00
Beveridge, William	Cumberland, B.C.	20	2,000 00	1,865 00
Birrell, Peter	New Westminster, B.C.	10	1,000 00	1,000 00
Belson, Miss E. A	Oxford, England	10	1,000 00	1,000 00
Barber, Mrs. M. M.	Fernie, B.C.	10	1,000 00	1,000 00
Bradshaw, G. H.	Binscarth, Man.	5	500 00	500 00
Burchill, W. J.	Brandon, Man.	10	1,000 00	1,000 00
Baird, Hugh	St. Johns, Nfd.	10	1,000 00	1,000 00
Browning, D. M.	"	25	2,500 00	2,500 00
Bone, Miss Helen	Vancouver, B.C.	10	1,000 00	820 00
Bergeron Nareisse	St. Boniface, Man.	10	1,000 00	1,000 00
Briercliffe, Greenwood	Winnipeg, Man.	20	2,000 00	2,000 00
Briercliffe, Elizabeth	"	20	2,000 00	2,000 00
Bridgewater, Conyers	Victoria, B.C.	20	2,000 00	2,000 00
Baxter, Samuel	"	25	2,500 00	1,730 00
Brenchley, John	Kenora, Ont.	10	1,000 00	1,000 00
Brymner, G. D.	New Westminster, B.C.	30	3,000 00	1,200 00
Buchan, Alexander	Winnipeg, Man.	5	500 00	500 00
Bell, Mrs. Sarah	Victoria, B.C.	25	2,500 00	2,500 00

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Bawlf, Est. Nicholas	Winnipeg, Man.	100	10,000 00	10,000 00
Burdett, W. W.	"	20	2,000 00	1,640 00
Beliveau, Hormidas	"	25	2,500 00	2,050 00
Barratt, John K.	"	10	1,000 00	820 00
Boger, H. W. O.	"	25	2,500 00	1,600 00
Burdett, S. W.	"	20	2,000 00	1,640 00
Burnett, E. A.	Vancouver, B.C.	10	1,000 00	460 00
Brown, W. F. H.	Edmonton, Alta	5	500 00	365 00
Brown, R. S.	Stony Mountain, Man.	10	1,000 00	730 00
Bailie, Miss M. E.	Winnipeg, Man.	10	1,000 00	730 00
Bigg, Spencer	Vernon, B.C.	2	300 00	246 00
Borthwick, Ralph	Victoria, B.C.	100	10,000 00	6,850 00
Bailey, S. O.	"	50	5,000 00	3,250 00
Bryce, William, in trust for Gertrude E. Bryce	"	3	300 00	219 00
Brownlee, Mrs. Margaret H.	Winnipeg, Man.	5	500 00	230 00
Brownlee, est. of Jas.	"	15	1,500 00	555 00
Beck, Hon. N. D.	Edmonton, Alta.	15	1,500 00	1,095 00
Burgess, Jos.	Minnedosa, Man.	5	500 00	365 00
Bennett, Mrs. L. J.	North Vancouver, B.C.	10	1,000 00	640 00
Barnes, F. H.	Enderby, B.C.	10	1,000 00	730 00
Benson, J. M.	Winnipeg, Man.	5	500 00	365 00
Baskerville, C. A.	"	25	2,500 00	1,825 00
Bulyea, Hon. G. H. V.	Edmonton, Alta.	20	2,000 00	1,100 00
Bethel, William	Beausejour, Man.	5	500 00	365 00
Beaubier, T. J.	Brandon, Man.	5	500 00	365 00
Beck, Charles	Yorkton, Sask.	10	1,000 00	595 00
Baker, Mrs. H. C.	Victoria, B.C.	20	2,000 00	1,460 00
Burnett, Miss M. A.	Armstrong, B.C.	10	1,000 00	550 00
Burnett, J. M.	"	10	1,000 00	550 00
Burnett, Miss E. L.	"	10	1,000 00	550 00
Burnett, Miss J. S.	"	10	1,000 00	550 00
Burnett, W. A. (W. S. Burnett, trustee)	"	10	1,000 00	550 00
Brownstone, Samuel	Elm Creek, Man.	10	1,000 00	640 00
Bailey, Thomas	Oak Lake, Man.	10	1,000 00	730 00
Bulloch, William	Reston, Man.	20	2,000 00	1,280 00
Beattie, William	Victoria, B.C.	10	1,000 00	730 00
Brown, W. A.	Vancouver, B.C.	50	5,000 00	2,750 00
Boyce, B. F., M.D.	Kelowna, B.C.	100	10,000 00	5,716 26
Bertram, David	"	10	1,000 00	730 00
Brown, D. E.	Le Pas, Man.	5	500 00	320 00
Bullis, W. J.	Weyburn, Sask.	5	500 00	320 00
Brydges, S. M.	Nelson, B.C.	20	2,000 00	135 00
Booth, J. G.	Qu'Appelle, Sask.	5	500 00	320 00
Becker, C. F.	Wilcox, Sask.	10	1,000 00	730 00
Bridgman, Wellington, in trust	Winnipeg, Man.	5	500 00	185 00
Butchart, R. P.	Victoria, B.C.	200	20,000 00	14,600 00
Brown, W. M.	Eagle Point, Oregon	10	1,000 00	640 00
Black, Mrs. Grace J.	St. Johns, Nfd.	20	2,000 00	1,280 00
Brown, A. L.	Broadview, Sask.	5	500 00	320 00
Brook, A. T.	Regina, Sask.	10	1,000 00	640 00
Burry, Mrs. A. M.	Grenfell, Sask.	10	1,000 00	640 00
Bogue, Richard	Moosejaw, Sask.	5	500 00	275 00
Begg, W. A.	Medicine Hat, Alta.	10	1,000 00	640 00
Banninger, Arthur	Windthorst, Sask.	5	500 00	320 00
Bowlt, John	Saskatoon, Sask.	5	500 00	144 20
Braniff, J. J.	Pincher Creek, Alta.	10	1,000 00	345 00
Benson, S. C.	Neepawa, Man.	10	1,000 00	640 00
Bowyer, J. W.	Maple Creek, Sask.	10	1,000 00	640 00
Banbury, R. S.	Regina, Sask.	10	1,000 00	640 00
Balfour, James	"	5	500 00	320 00
Ballachey, A. A.	High River, Alta.	10	1,000 00	640 00
Borland & McIntyre	Saskatoon, Sask.	20	2,000 00	1,280 00
Beddingfield, F.	Pekisko, Alta.	50	5,000 00	3,200 00
Blackstock, Malcolm	Victoria, B.C.	20	2,000 00	1,280 60

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Braden, M. H.	Fort William, Ont.	20	2,000 00	1,280 00
Brown, W. E.	Strathmore, Alta.	20	2,000 00	1,100 00
Brown, Hon. J. T.	Regina, Sask.	50	5,000 00	2,300 00
Bruce, Alice C. (James Bruce, guardian)	Cardston, Alta.	5	500 00	320 00
Bentley, W. H.	Vancouver, B.C.	200	20,000 00	500 00
Byer, Henry	Lethbridge, Alta.	5	500 00	51 50
Banks & Finken	Dryden, Ont.	15	1,500 00	960 00
Butler, C. A.	Penticton, B.C.	2	200 00	20 00
Campbell, Angus	Victoria, B.C.	50	5,000 00	5,000 00
Campbell, Mrs. I. A.	"	50	5,000 00	5,000 00
Campbell, Peter	Carman, Man.	10	1,000 00	1,000 00
Cathcart, Rev. Nassau	Guernsey, Channel Is.	10	1,000 00	1,000 00
Cuttle, H. G.	Minnedosa, Man.	5	500 00	500 00
Clark, William	Winnipeg, Man.	30	3,000 00	3,000 00
Creighton, D. J.	Yale, B.C.	5	500 00	500 00
Crawford, W. K. (John Crawford, trustee)	Prince Albert, Sask.	5	500 00	500 00
Cook, William	St. Johns, Nfd.	10	1,000 00	680 00
Cooke, E. F.	Brandon, Man.	10	1,000 00	1,000 00
Chapman, G. H.	Reston, Man.	10	1,000 00	1,000 00
Clarke, A. T.	Dolome, Alaska	20	2,000 00	1,000 00
Church, J. W.	Victoria, B.C.	60	6,000 00	6,000 00
Cran, Mrs. M. H.	Duncan, B.C.	3	300 00	300 00
Carcary, S. C.	Winnipeg, Man.	10	1,000 00	820 00
Cunningham, Robert	Spokane, Wash.	20	2,000 00	1,640 00
Carey, E. D.	Winnipeg, Man.	25	2,500 00	1,800 00
Curry, B. J.	"	25	2,500 00	2,050 00
Carmichael, D. L.	Vancouver, B.C.	20	2,000 00	1,460 00
Champion, H. T.	Winnipeg, Man.	10	1,000 00	730 00
Cran, James	Duncan, B.C.	5	500 00	410 00
Cross, J. A.	Regina, Sask.	5	500 00	365 00
Church, Mrs. E. E.	Victoria, B.C.	10	1,000 00	730 00
Costley, T. D.	Kamloops, B.C.	10	1,000 00	730 00
Collison, Rev. H. A.	Mt. Tolmie, B.C.	50	5,000 00	1,400 00
Cruickshank, Miss G. E.	Victoria, B.C.	10	1,000 00	730 00
Chipperfield, Sydney	Hubbard, Sask.	2	200 00	146 00
Cameron, John	Victoria, B.C.	5	500 00	275 00
Cruickshank, Mrs. M.	"	5	500 00	425 00
Caldwell, James	Vancouver, B.C.	5	500 00	365 00
Corry, W. Y., M.D.	"	10	1,000 00	640 00
Campbell, C. F.	"	10	1,000 00	730 00
Coldwell, J. A.	"	20	2,000 00	945 00
Cote, J. L.	Edmonton, Alta.	15	1,500 00	1,095 00
Carter, L. E.	Saltcoats, Sask.	10	1,000 00	730 00
Coke, est. of C. E.	Winnipeg, Man.	5	500 00	230 00
Cleveland, E. A.	Vancouver, B.C.	50	5,000 00	3,200 00
Cameron, A. A.	Oak Lake, Man.	25	2,500 00	1,825 00
Crotty, H. S.	Victoria, B.C.	60	6,000 00	3,840 00
Collins, A. H.	Gladstone, Man.	5	500 00	365 00
Crawford, J. W.	Pipestone, Man.	5	500 00	320 00
Campbell, C. C.	Reston, Man.	20	2,000 00	1,460 00
Chapman, A. B., M.D.	"	10	1,000 00	730 00
Cartmell, J. M., M.D.	Glenboro, Man.	10	1,000 00	640 00
Campbell, J. A.	Dauphin, Man.	10	1,000 00	730 00
Cohen, Samuel	"	5	500 00	365 00
Cameron, Duncan	Gilbert Plains, Man.	10	1,000 00	730 00
Copeland, R. A.	Kelowna, B.C.	20	2,000 00	200 00
Carson, T. A.	Glenboro, Man.	10	1,000 00	460 00
Comings, C. L.	Brandon, Man.	20	2,000 00	1,460 00
Crichton, A. H.	Kelowna, B.C.	50	5,000 00	2,750 00
Collins, Peter	Calgary, Alta.	20	2,000 00	1,280 00
Crandall, C. E.	"	10	1,000 00	640 00
Cowan, H. J.	Portage la Prairie, Man.	25	2,500 00	1,375 00
Cowan, T. H.	"	25	2,500 00	1,600 00
Conway, Mrs. Lydia	Miniota, Man.	5	500 00	365 00

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Comerford, Patrick	Victoria, B.C	10	1,000 00	224 72
Caldwell, J. E	Moosejaw, Sask	50	5,000 00	2,850 00
Chegwin, E. J	"	25	2,500 00	1,600 00
Campbell, J. F	Miami, Man	10	1,000 00	460 00
Campbell, D. E	Winnipeg, Man	5	500 00	230 00
Christie, G. D	Victoria, B.C	10	1,000 00	370 00
Crease, E. A	Nelson, B.C	10	1,000 00	640 00
Carey, Charles	Edmonton, Alta	50	5,000 00	1,850 00
Carr, C. E	Calgary, Alta	10	1,000 00	640 00
Calvert, S. H	Moosomin, Sask	5	500 00	320 00
Conybeare & Church	Lethbridge, Alta	25	2,500 00	1,600 00
Copeman, Lesslie	Moosejaw, Sask	5	500 00	275 00
Cooke, E. H	"	10	1,000 00	640 00
Claxton, W. C	Calgary, Alta	10	1,000 00	1,000 00
Connor, E. L., M.D	Pincher Creek, Alta	10	1,000 00	640 00
Clay, Mrs. J. L	Victoria, B.C	50	5,000 00	3,200 00
Cooper, est. W. J	Portage la Prairie, Man	35	3,500 00	2,060 00
Cyr, Adolphus	Pincher Creek, Alta	25	2,500 00	1,150 00
Clemons, B. L	Prince Albert, Sask	10	1,000 00	640 00
Cawley, S. A	Chilliwack, B.C	20	2,000 00	740 00
Currie Bros	Saskatoon, Sask	10	1,000 00	640 00
Chisholm, A. R	Edmonton, Alta	100	10,000 00	5,500 00
Crang, F. W., M.D	Edmonton South, Alta	10	1,000 00	640 00
Cameron, J. H	Fort William, Ont	10	1,000 00	550 00
Cameron & Company	"	20	2,000 00	920 00
Clark, Charles	High River, Alta	5	500 00	275 00
Ceperley, Rounsefell & Co	Vancouver, B.C	50	5,000 00	2,750 00
Coronation Loan and Inv. Co., Ltd	St. Johns, Nfd	10	1,000 00	640 00
Duncan, William	Winnipeg, Man	10	1,000 00	1,000 00
Dearman, H. W	"	30	3,000 00	3,000 00
Davis, L. G. B	Victoria, B.C	2	200 00	200 00
Dawson, H. G	Wapella, Sask	10	1,000 00	730 00
Daykin, A. N	Vancouver, B.C	100	10,000 00	5,000 00
Davison, William	New Westminster, B.C	40	4,000 00	4,000 00
Dickson, T. A	Brandon, Man	40	4,000 00	3,520 00
Duncan, W. C	Duncan, B.C	30	3,000 00	2,100 00
Douglas & Company	Winnipeg, Man	20	2,000 00	950 00
Dingwall, est. D. R	"	100	10,000 00	8,200 00
Davis, J. T	Minneapolis, Minn	20	2,000 00	1,640 00
Deans, W. J	Brandon, Man	5	500 00	365 00
Duncan, George	Winnipeg, Man	20	2,000 00	1,460 00
Denmark, A. G., M.D	Langenburg, Sask	10	1,000 00	505 00
Dunsford, C. R	Victoria, B.C	10	1,000 00	730 00
Dickson, J. T	"	60	6,000 00	4,380 00
Deans, J. F	"	100	10,000 00	2,407 00
Dudley, J. C	Birtle, Man	10	1,000 00	730 00
Donald, est. of W. A	Winnipeg, Man	10	1,000 00	730 00
Dodson, F. A	Vancouver, B.C	20	2,000 00	944 53
Dynes, T. B	Fleming, Sask	10	1,000 00	730 00
Duxbury, C. R	Elk Horn, Man	10	1,000 00	730 00
Drewry, George	Kenora, Ont	50	5,000 00	3,650 00
De Long, C. T	Victoria, B.C	5	500 00	365 00
De Long, Mrs. Elizabeth	"	5	500 00	365 00
Docksteader, J. H	Armstrong, B.C	5	500 00	365 00
Docksteader, Mrs. A. E	"	5	500 00	365 00
Dodd, H. R. F	Okanagan Mission, B.C	10	1,000 00	690 00
Dynes, V. & Son	Penticton, B.C	13	1,300 00	645 00
Douglas, G. S	Victoria, B.C	20	2,000 00	1,280 00
Dufty, John	Regina, Sask	10	1,000 00	640 00
Dallas, Harold	Roland, Man	10	1,000 00	280 00
Dimock, W. C	Victoria, B.C	20	2,000 00	920 00
Davie, C. F	"	10	1,000 00	381 10
DesRosiers, Napoleon, M.D	Rockland, Ont	5	500 00	320 00
Duncan, W. H	Regina, Sask	25	2,500 00	1,375 00

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Duthie, R. C.	Pincher Creek, Alta.	10	1,000 00	640 00
Doyle, Alfred	Fort Steele, B.C.	50	5,000 00	2,750 00
Dawson, F. B., M.D.	Maple Creek, Sask.	5	500 00	320 00
Darke, F. N.	Regina, Sask.	100	10,000 00	6,220 00
Dirks, A. B.	Rosthern, Sask.	5	500 00	320 00
Dulmage, Anson	Saskatoon, Sask.	10	1,000 00	550 00
DeSalis, H. J. N.	Victoria, B.C.	10	1,000 00	370 00
Dowler, A. H.	Fort William, Ont.	50	5,000 00	3,200 00
DeGero, Louis	Penticton, B.C.	5	500 00	320 00
Draper, Mrs. Katharine	Vancouver, B.C.	5	500 00	320 00
Douglas, Mrs. F. M.	Brownlee, Sask.	10	1,000 00	730 00
Deitrich, F. E.	Minneapolis, Minn.	10	1,000 00	640 00
Dickinson, John	Cumberland, B.C.	10	1,000 00	460 00
Earp, Mrs. A. G.	Winnipeg, Man.	2	200 00	200 00
Earp, Percy	"	5	500 00	500 00
Eilers, Lewis	Victoria, B.C.	75	7,500 00	7,500 00
Eardley, B. A.	Vancouver, B.C.	10	1,000 00	1,000 00
Eardley, Mrs. Janet	"	10	1,000 00	1,000 00
Erzinger, John	Winnipeg, Man.	25	2,500 00	2,050 00
Early, George	"	25	2,500 00	2,050 00
Ellis, Thomas	Victoria, B.C.	25	2,500 00	1,825 00
Elliott, R. T.	"	200	20,000 00	2,000 00
Evans, O. W.	Dawson City, Y.T.	15	1,500 00	1,095 00
Elford, J. P.	Victoria, B.C.	50	5,000 00	3,650 00
Elford, J. H.	"	20	2,000 00	1,460 00
Elford, Theophilus	"	10	1,000 00	730 00
Emanuels, S. J.	Vancouver, B.C.	10	1,000 00	730 00
Elliott, G. W.	Medicine Hat, Alta.	5	500 00	320 00
England, Charles	Calgary, Alta.	5	500 00	320 00
Frazer, R. P.	Minnedosa, Man.	10	1,000 00	1,000 00
Fletcher, Jos.	Victoria, B.C.	200	20,000 00	11,400 00
Ferguson, Archibald, jr.	Holyoke, Mass.	2	200 00	200 00
Fernie, William	Victoria, B.C.	100	10,000 00	10,000 00
Frankfurter, George	Winnipeg, Man.	20	2,000 00	1,460 00
Fear, George M.	Banff, Alta.	6	600 00	438 00
Fear, W. H.	"	6	600 00	438 00
Frame, Thomas H.	Scott, Sask.	1	100 00	46 00
Flett, J. A.	Vancouver, B.C.	20	2,000 00	1,460 00
Falls, Hugh	Ladner, B.C.	10	1,000 00	730 00
Fuller, Harry	Victoria, B.C.	10	1,000 00	640 00
Frizell, Geo. L.	Minnedosa, Man.	5	500 00	365 00
Finch, E. E.	Strathclair, Man.	10	1,000 00	490 00
Foote, W. A.	Revelstoke, B.C.	10	1,000 00	730 00
Freeman, G. A.	Victoria, B.C.	20	2,000 00	1,460 00
Ferguson, Hugh	Kenora, Ont.	10	1,000 00	730 00
Forbes, Adam	Rathwell, Man.	10	1,000 00	339 69
Fontana, Peter	Virden, Man.	5	500 00	365 00
Framont, Joseph	Oak Lake, Man.	10	1,000 00	730 00
Ferrier, Rev. Thompson	Brandon, Man.	20	2,000 00	1,280 00
Fredericksen, J. S.	Glenboro, Man.	10	1,000 00	460 00
Forbes, Wilford	Calgary, Alta.	10	1,000 00	395 00
Falk, A. A.	New Westminster, B.C.	50	5,000 00	2,750 00
Foxwell, W. E.	Victoria, B.C.	10	1,000 00	460 00
Field, W. H., M.D.	Swift Current, Sask.	10	1,000 00	640 00
Forster, H. T. W.	Medicine Hat, Alta.	20	2,000 00	709 00
Ferguson, R. N.	Victoria, B.C.	25	2,500 00	1,150 00
Fenton, Miss Bessie M. (A. A. King, trustee).	Ladner, B.C.	5	500 00	275 00
Foote, A. A. B.	Pincher Creek, Alta.	10	1,000 00	640 00
Ferguson, James	Gull Lake, Sask.	5	500 00	320 00
Froom, A. C.	Regina, Sask.	20	2,000 00	1,280 00
Fowler, J. F.	Wetaskiwin, Alta.	10	1,000 00	640 00
Fudger, W. E.	Toronto, Ont.	20	2,000 00	1,325 00
Garland, Miss M. B.	St. Johns, Nfd.	5	500 00	500 00
Gwynne-Vaughan, Mrs. E. B.	Chilliwack, B.C.	5	500 00	500 00

SESSIONAL PAPER No. 8

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
George, W. B.	Wapella, Sask.	5	500 00	500 00
Gore-Brown, H. T. T.	Okanagan Mission, B.C.	25	2,500 00	2,500 00
Gibbins, Johnson	Vancouver, B.C.	10	1,000 00	1,000 00
Gunn, Robert, sr.	Winnipeg, Man.	10	1,000 00	1,000 00
Grant, David	Vancouver, B.C.	5	500 00	500 00
Genge, L. A.	Victoria, B.C.	30	3,000 00	2,310 00
Gibson, Andrew	"	20	2,000 00	1,321 00
Guilmet, J. A.	Chicontimi, Que.	10	1,000 00	730 00
Greig, Mrs. M. E.	Victoria, B.C.	29	2,900 00	2,900 00
Girvan, Mrs. L. F.	Plumas, Man.	5	500 00	500 00
Goodridge, L. A.	Edmonton, Alta.	100	10,000 00	5,300 00
Gilhuly, R. H.	Selkirk, Man.	5	500 00	365 00
Gunn, W. H.	Winnipeg, Man.	10	1,000 00	485 00
Gunn, Robert	"	10	1,000 00	640 00
Gray, Andrew	Victoria, B.C.	100	10,000 00	7,300 00
Galletly, Mrs. M. M.	"	10	1,000 00	730 00
Gunn, J. F.	Green Ridge, Man.	10	1,000 00	730 00
Gabriel, C. F.	Winnipeg, Man.	10	1,000 00	505 00
Graham, George	Treherne, Man.	5	500 00	95 00
Gibson, Miss M. L.	Winnipeg, Man.	5	500 00	365 00
Grey, R. J.	Maryfield, Sask.	20	2,000 00	1,460 00
Garry, T. H., M.P.P.	Yorkton, Sask.	10	1,000 00	640 00
Godley, S. H.	Brandon, Man.	10	1,000 00	730 00
Grant, Mrs. H. M	Victoria, B.C.	100	10,000 00	6,600 00
Goodland, Herbert	Brandon, Man.	5	500 00	365 00
Gray, George	Graysville, Man.	5	500 00	320 00
Garratt, A. W.	Milestone, Sask.	10	1,000 00	470 00
Gamble, G. S.	Regina, Sask.	10	1,000 00	573 75
Geddes, M. D.	Calgary, Alta.	20	2,000 00	1,040 00
Gass, Mrs. Eliz.	Victoria, B.C.	80	8,000 00	2,960 00
Gilker, J. A.	Nelson, B.C.	20	2,000 00	940 00
Groves, Job	Steveston, B.C.	10	1,000 00	195 70
Garrow, Frederick	Granum, Alta.	10	1,000 00	640 00
Gibbs, F. E.	Port Arthur, Ont.	10	1,000 00	640 00
Gross, J. P.	Wetaskiwin, Alta.	15	1,500 00	960 00
Girvin, A. W., M.D.	Strathmore, Alta.	5	500 00	320 00
Gourlay, James	Lacombe, Alta.	10	1,000 00	640 00
Gibbons, R. V.	Lethbridge, Alta.	20	2,000 00	740 00
Glattli, Herman	San Francisco, Cal.	10	1,000 00	550 00
Grant, C. D.	Winnipeg, Man.	10	1,000 00	550 00
The Great West Permanent Loan Co.	"	275	27,500 00	15,125 00
Hamilton, Mrs. Sarah	"	25	2,500 00	2,500 00
Hislop, James	Seymour Arm, B.C.	10	1,000 00	1,000 00
Hamilton, John	Winnipeg, Man.	20	2,000 00	2,000 00
Hunter, A. C.	Green Ridge, Man.	25	2,500 00	1,600 00
Hewlings, F. H.	Victoria, B.C.	10	1,000 00	1,000 00
Harrison, D. A., M.D.	Whitestone, L.I., N.Y.	20	2,000 00	2,000 00
Hunter, James	Green Ridge, Man.	10	1,000 00	1,000 00
Harley, Hugh	Swan River, Man.	5	500 00	500 00
Hadwin, F. W.	Winnipeg, Man.	5	500 00	410 00
Hebb, E. H.	"	100	10,000 00	4,600 00
Hutchings, E. F.	"	100	10,000 00	8,200 00
Hodgson, R. S.	"	5	500 00	410 00
Hall, Rev. J. A.	"	20	2,000 00	1,640 00
Hopper, A. T.	Moosomin, Sask.	5	500 00	365 00
Herron, Currie	Winnipeg, Man.	4	400 00	292 00
Herron, Miss M. I.	"	1	100 00	73 00
Hume, J. Fred.	Nelson, B.C.	50	5,000 00	3,470 00
Hallier, J. A.	Edmonton, Alta.	20	2,000 00	1,460 00
Hainsworth, J. S.	New Westminster, B.C.	10	1,000 00	730 00
Hamilton, A. E.	Winnipeg, Man.	5	500 00	365 00
Harrison, A. G.	Edmonton, Alta.	10	1,000 00	670 00
Hose, F. E.	Vancouver, B.C.	50	5,000 00	3,200 00
Hind, W. T.	Moosomin, Sask.	30	3,000 00	2,010 00

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Amount.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts	$ cts.
Hollingshead, W. J.	Winnipeg, Man.	30	3,000 00	2,190 00
Hetu, Mrs. Bertha	Edmonton, Alta	20	2,000 00	1,280 00
Hallet, W. J.	Saltcoats, Sask	10	1,000 00	640 00
Hoban, M. J.	Beausejour, Man.	5	500 00	320 00
Hoffmeister, R	Vancouver, B.C.	50	5,000 00	2,300 00
Henry, C. M., M.D.	Yorkton, Sask.	10	1,000 00	640 00
Herriott, William	Souris, Man.	10	1,000 00	640 00
Harvey, Charles	Kelowna, B.C.	25	2,500 00	1,600 00
Hughes, Samuel	Grand View, Man.	10	1,000 00	640 00
Harvey, James, Sr	Kelowna, B.C.	25	2,500 00	1,600 00
Huycke, A. H., M.D.	"	10	1,000 00	460 00
Hart, Wilfred	Brandon, Man.	20	2,000 00	1,460 00
Hall, G. C	Portage la Prairie, Man.	10	1,000 00	580 15
Hamilton, F. J.	Vancouver, B.C.	20	2,000 00	1,100 00
Hyde, W. J.	Balgonie, Sask.	20	2,000 00	1,280 00
Hamilton, Mrs. E. A., J. G. Hamilton, trustee	Wilcox, Sask.	5	500 00	275 00
Hutcheson, T. W.	Swift Current, Sask.	5	500 00	320 00
Hepburn, Walter	Vancouver, B. C.	25	2,500 00	975 00
Hunter, Captain Wm.	Belleville, Ont.	50	5,000 00	3,050 00
Heisterman, B. S.	Victoria, B.C.	25	2,500 00	1,600 00
Holt, T. G.	Medicine Hat, Alta.	5	500 00	320 00
Haney, C. N.	Vancouver, B.C.	10	1,000 00	460 00
Harvey, Edward	St. Johns, Nfld.	20	2,000 00	1,280 00
Halpin, H. W.	Prince Albert, Sask.	10	1,000 00	640 00
Hinton, H. R.	Cranbrook, B. C.	10	1,000 00	381 10
Hancock, A. J.	Toronto, Ont.	10	1,000 00	550 00
Hutchinson, Jos.	Gull Lake, Sask.	25	2,500 00	1,600 00
Hewitt, estate of E. G.	Maple Creek, Sask.	10	1,000 00	640 00
Henderson, P. H.	Chilliwack, B.C.	10	1,000 00	380 00
Hames, W. A. W.	Courtney, B.C.	10	1,000 00	190 00
Horne, J. T.	Fort William, Ont.	50	5,000 00	3,200 00
Holmes, W. E. M.	High River, Alta.	10	1,000 00	210 00
Holden, D. B., M.D.	Victoria, B.C.	10	1,000 00	640 00
Hume, Alexander	Lacombe, Alta.	30	3,000 00	840 00
Herbert, F. H.	Edmonton, Alta.	5	500 00	275 00
Innes, R. L.	Hamilton, Ont.	25	2,500 00	2,500 00
Inkster, Hon. Colin	Winnipeg, Man.	30	3,000 00	3,000 00
Inksetter, W. E.	San Jose, Costa Rico	20	2,000 00	2,000 00
Ives, F. D.	Victoria, B.C.	5	500 00	275 00
Irving, R. W., M.D.	Kamloops, B.C.	10	1,000 00	730 00
Ings, J. Walter	Lineham, Alta	65	6,500 00	4,160 00
Ings, F. W.	Nanton, Alta	10	1,000 00	640 00
Jones, Thomas	Winnipeg, Man.	20	2,000 00	1,640 00
Jeffery, Isaac	"	4	400 00	266 00
Jefferies, B. N.	Armstrong, B.C.	1	100 00	73 00
Jones, E. W.	Moosomin, Sask.	5	500 00	365 00
Jones, S. E.	Virden, Man.	10	1,000 00	730 00
Jack, Alexander	Victoria, B.C.	50	5,000 00	3,650 00
Jones, Joseph	Brandon, Man.	10	1,000 00	730 00
Jones, W. R.	Vancouver, B.C.	25	2,500 00	.....
Jones, A. E.	Milestone, Sask.	10	1,000 00	730 00
Jones, Jos.	Vancouver, B.C.	50	5,000 00	2,750 00
Jones, W. H.	Nelson, B.C.	20	2,000 00	920 12
Jagger, Harold	Moosejaw, Sask.	10	1,000 00	640 00
Jordan, Mrs. E. K.	Winnipeg, Man.	3	300 00	192 00
Jenkens, C. G.	Fort William, Ont.	10	1,000 00	550 00
Johns, Samuel	Victoria, B.C.	25	2,500 00	1,600 00
Kinnaird, D. M.	Russell, Man.	20	2,000 00	2,000 00
Kiddie, Thomas	Vancouver, B.C.	25	2,500 00	2,500 00
Kneen, G. V.	Montreal, Que.	1	100 00	100 00
Keech, Hiram	Stony Mountain, Man.	20	2,000 00	1,460 00
Keith, J. C.	Vancouver, B.C.	100	10,000 00	1,218 65
Kerr, T. W.	"	50	5,000 00	3,250 00
Kenny, F. J., M.D.	New Westminster, B.C.	40	4,000 00	2,560 00

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Kay, J. D.	New Westminster, B. C.	5	500 00	365 00
Kirk, G. A.	Victoria, B.C.	20	2,000 00	1,460 00
Kippen, D. R., M.D.	Newdale, Man.	10	1,000 00	730 00
Keith, H. W., M.D.	Enderby, B.C.	10	1,000 00	730 00
Keown, L. D.	Moosomin, Sask.	5	500 00	365 00
Kane, Paul	Rathwell, Man.	10	1,000 00	460 00
Knox, W. J., M.D.	Kelowna, B.C.	10	1,000 00	640 00
Kirk, T. W.	Myrtle, Man.	10	1,000 00	460 00
Knight, A. W. P.	Victoria, B.C.	5	500 00	320 00
King, A. A., M.D.	Ladner, B.C.	5	500 00	320 00
Kilborn, Miss Jessie	Vancouver, B.C.	5	500 00	320 00
Kettles, Charles	Pincher Creek, Alta	30	3,000 00	1,920 00
Kettles, J. N.	"	10	1,000 00	550 00
Kearns, David	Maple Creek, Sask.	50	5,000 00	3,200 00
Kinnaird, A. Y.	Ogema, Sask.	10	1,000 00	505 00
Knox, William	Prince Albert, Sask.	10	1,000 00	640 00
Kempthorne, S. T.	Saskatoon, Sask.	20	2,000 00	1,280 00
Knight, Robert	Calgary, Alta.	10	1,000 00	280 00
Lindsay, Mrs. A. G. C.	Limerick, Sask.	2	200 00	200 00
Lee, Thomas	Winnipeg, Man.	100	10,000 00	10,000 00
Livock, W. T.	Edmonton, Alta.	10	1,000 00	1,000 00
Lockhart, estate of Thos.	Vancouver, B.C.	5	500 00	500 00
Lawson, J. H.	Victoria, B.C.	35	3,500 00	2,825 00
Lathrope, Mrs. C. F.	Shoal Lake, Man.	5	500 00	500 00
Laundy, Mrs. Ellen	Victoria, B.C.	2	200 00	200 00
Lovell, Mrs. Margaret	"	40	4,000 00	4,000 00
Leeming, estate of Annie M.	"	15	1,500 00	960 00
Lamont, J. F.	Vancouver, B.C.	20	2,000 00	1,280 00
Lewin, F. E.	McGregor, Man.	10	1,000 00	730 00
Lindsay, J. A.	Victoria, B.C.	150	15,000 00	10,950 00
Larom, W. S.	Prince Albert, Sask.	2	200 00	146 00
Llwyd, T. D. D.	Toronto, Ont.	35	3,500 00	1,880 00
Lowther, J. S.	Edmonton, Alta.	10	1,000 00	710 17
Lyons, R. F.	Carberry, Man.	10	1,000 00	730 00
Lavery, W. R.	Winnipeg, Man.	10	1,000 00	730 00
Law, John	Vancouver, B.C.	50	5,000 00	3,200 00
Lee, William	Moosomin, Sask.	10	1,000 00	730 00
Laycock, Burton (A. Laycock, trustee)	Foxwarren, Man.	10	1,000 00	460 00
Leavens, L. H.	"	10	1,000 00	730 00
Laughton, J. C.	Revelstoke, B.C.	10	1,000 00	730 00
Lewarton, A. E.	Churchbridge, Sask.	10	1,000 00	730 00
Lazier, S. D.	Winnipeg, Man.	100	10,000 00	6,400 00
Levar, Mrs. H. H.	Armstrong, B.C.	20	2,000 00	1,460 00
Lyons, J. B.	Carberry, Man.	10	1,000 00	730 00
Lyons, Mrs. B. M.	"	5	500 00	365 00
Larue, Stanislas	Edmonton, Alta.	25	2,500 00	1,225 00
Logan & Macdonald	Gilbert Plains, Man.	10	1,000 00	730 00
Livingstone, Mrs. A. G.	Deloraine, Man.	5	500 00	365 00
Laidlaw, Rev. R. S.	Brandon, Man.	10	1,000 00	730 00
Lawson, Thomas	Graysville, Man.	10	1,000 00	730 00
Levy, H. E.	Victoria, B.C.	20	2,000 00	1,280 00
Landers, Mrs. A. L.	Ladner, B.C.	10	1,000 00	460 00
Longpre, J. A. R.	Qu'Appelle, Sask.	10	1,000 00	640 00
Limoges, Benjamin	Whitewood, Sask.	20	2,000 00	1,280 00
LeMessurier, G. W.	St. Johns, Nfld.	5	500 00	320 00
Latham, Arthur	Moose Jaw, Sask.	25	2,500 00	1,600 00
Lowe, W. J.	South Vancouver, B.C.	50	5,000 00	....
Lea, Thomas	Victoria, B.C.	10	1,000 00	370 00
Leeming, Mrs. Cecil	"	10	1,000 00	640 00
Love, Mrs. C. H. M.	"	10	1,000 00	550 00
Lindsay & Mudie	Prince Albert, Sask.	20	2,000 00	1,280 00
Loggie, W. J.	Wetaskiwin, Alta.	10	1,000 00	640 00
Muir, George	Edinburgh, Scotland	5	500 00	500 00
Maclean, John	Winnipeg, Man.	20	2,000 00	1,550 00

CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Moon, J. J.	London, England	10	1,000 00	1,000 00
Muir, William	Brandon, Man.	20	2,000 00	2,000 00
Murphy, H. S.	Kenora, Ontario	10	1,000 00	1,000 00
Middleton, Mrs. E. L.	Mansfield, England	10	1,000 00	1,000 00
Morden, T. W.	Pincher Creek, Alta.	5	500 00	500 00
Mail, James	Edmonton, Alta	20	2,000 00	2,000 00
MacPherson, Mrs. A. S.	Victoria, B.C.	9	900 00	900 00
Mellon, J. J.	Edmonton, Alta	50	5,000 00	2,750 00
Mitchell, J. A.	Pakan, Alta.	5	500 00	500 00
Martin, Cornelius	Vancouver, B.C.	25	2,500 00	2,500 00
Montgomery, G. S.	Edmonton, Alta	10	1,000 00	1,000 00
Murray, George	Graysville, Man.	10	1,000 00	1,000 00
Macdonald, D. J.	Vancouver, B.C.	40	4,000 00	2,920 00
Maclachlan, Major R. C.	Tipperary, Ireland	21	2,100 00	2,100 00
Manley, Miss Adelaide	Vancouver, B.C.	10	1,000 00	1,000 00
Milne, Alexander	Winnipeg, Man.	20	2,000 00	2,000 00
Main, Mrs. L. E.	"	50	5,000 00	5,000 00
Mellard, Samuel	Chilliwack, B.C.	10	1,000 00	1,000 00
Mutter, Major J. M.	Victoria, B.C.	50	5,000 00	2,750 00
Mitchell, J. A.	"	150	15,000 00	15,000 00
Morgan, J. H.	Winnipeg, Man.	10	1,000 00	820 00
Martin, E. D.	"	100	10,000 00	3,850 00
Martysh, Rev. Basil	Sosnovice, Russia	20	2,000 00	1,640 00
Mullins, P. W.	Selkirk, Man.	5	500 00	365 00
Mould, J. W.	Edmonton, Alta	50	5,000 00	3,200 00
Macdonald, J. S.	"	100	10,000 00	6,084 33
Moore, H. H.	Calgary, Alta.	50	5,000 00	3,650 00
Maclean, H. A.	Victoria, B.C.	50	5,000 00	3,200 00
Munro, estate G. F.	Winnipeg, Man.	10	1,000 00	730 00
Mortlock, Ernest	Dominion City, Man.	10	1,000 00	730 00
Munroe, Donald	Winnipeg, Man.	20	2,000 00	1,460 00
Morey, Henry	New Westminster, B.C.	10	1,000 00	730 00
Morton, John	Vancouver, B.C.	15	1,500 00	796 25
Muir, James	McGregor, Man.	5	500 00	365 00
Martin, A. E.	Brownlee, Sask.	10	1,000 00	730 00
Mathieu, J. A.	Rainy River, Ont.	50	5,000 00	3,650 00
Morrison, S. R.	Vancouver, B.C.	40	4,000 00	1,940 00
Moore, F. A.	Delia, Alta.	10	1,000 00	730 00
Morgan, P. J.	Yorkton, Sask.	10	1,000 00	370 00
Muskett, A. D.	Victoria, B.C.	5	500 00	365 00
Musson, H. G.	Winnipeg, Man.	10	1,000 00	550 00
May, L. W., M.D.	Strathcona, Alta.	10	1,000 00	550 00
Manning, A. J.	Reston, Man.	10	1,000 00	730 00
Macmorine, Miss S. L.	Brandon, Man.	5	500 00	410 00
Matheson, Robert	Victoria, B.C.	5	500 00	320 00
Mitchell, J. W.	Arrow River, Man.	10	1,000 00	730 00
Munroe James	Winnipeg, Man.	10	1,000 00	730 00
Mitchell, W. E. W.	Kelowna, B.C.	200	20,000 00	11,900 00
Marsh, John	Radford, England	2	200 00	146 00
Megill, Mrs. M. O.	Winnipeg, Man.	10	1,000 00	550 00
Munroe, Mrs. Barbara	"	5	500 00	365 00
Muir, R. H.	Yellow Grass, Sask.	20	2,000 00	1,190 00
Martin, W. M.	Regina, Sask.	50	5,000 00	3,650 00
Martin, Charles	"	10	1,000 00	640 00
Meek, E. E., M.D.	"	20	2,000 00	1,280 00
Mara, J. A.	Victoria, B.C.	200	20,000 00	11,900 00
Manley, Thomas	Prince Albert, Sask.	10	1,000 00	640 00
Markle, M. C.	Shoal Lake, Man.	5	500 00	320 00
May, A. H.	Prince Albert, Sask.	15	1,500 00	1,025 01
Martin, F. P. D.	Saskatoon, Sask.	10	1,000 00	400 00
Morrison, Mrs. B. M. (W. N. Morrison, trustee)	Lacombe, Alta.	15	1,500 00	960 00
Moberly, Mrs. B. K.	Yorkton, Sask.	5	500 00	365 00

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Mackenzie-Grieve, Capt. F. J.	Droxford, England	10	1,000 00	640 00
McIntosh, S. G.	Winnipeg, Man.	10	1,000 00	1,000 00
McDonald, A. W.	Fleming, Sask.	10	1,000 00	1,000 00
McDonald, Mrs. E. E.	"	10	1,000 00	1,000 00
McDougall, James.	Victoria, B.C.	30	3,000 00	3,000 00
McKnight, George.	Glenboro, Man.	10	1,000 00	770 00
McNabb, Thomas.	Turin, Alta.	10	1,000 00	1,000 00
McPherson, Daniel.	New Westminster, B.C.	30	3,000 00	1,960 00
McKinnon, Mrs. M. J.	Winnipeg, Man.	5	500 00	500 00
McColl, Miss M. J.	New Westminster, B.C.	10	1,000 00	1,000 00
McGrath, John.	Point du Bois, Man.	10	1,000 00	1,000 00
McManus, Michael.	Winnipeg, Man.	100	10,000 00	10,000 00
McCandless, A. G.	Vancouver, B.C.	100	10,000 00	5,500 00
McKeague, W. W.	Winnipeg, Man.	50	5,000 00	2,300 00
Macleod, M. H.	"	50	5,000 00	4,100 00
McRae, D. A.	"	50	5,000 00	4,100 00
McArthur, D. A.	"	50	5,000 00	3,200 00
McBride, William.	"	3	300 00	246 00
McCartney, John.	Emerson, Man.	10	1,000 00	730 00
McRae, P. J.	Winnipeg, Man.	5	500 00	365 00
McTavish, F. C., M.D.	Vancouver, B.C.	20	2,000 00	380 00
McIntosh, David.	Winnipeg, Man.	10	1,000 00	730 00
McBean, Angus.	Ridgeville, Man.	10	1,000 00	730 00
McBean, William.	"	10	1,000 00	730 00
McLeod, Donald.	Keewatin, Ont.	5	500 00	365 00
McKay, James.	Minnedosa, Man.	10	1,000 00	820 00
McDermott, P. J.	"	5	500 00	365 00
McPherson, T. S.	Victoria, B.C.	200	20,000 00	12,800 00
McKechnie, W. B., M.D.	Vancouver, B.C.	10	1,000 00	685 00
McCallum, R. H.	Russell, Man.	15	1,500 00	1,095 00
McGregor, Allan.	Moosomin, Sask.	5	500 00	365 00
McKay, Donald.	Armstrong, B.C.	40	4,000 00	1,444 77
McDonald, W. W.	Fleming, Sask.	10	1,000 00	730 00
McKay, A. H.	Minnedosa, Man.	10	1,000 00	730 00
McDougal, R. J. & Son.	Lancaster, Ont.	20	2,000 00	1,280 00
McIntyre, Duncan.	Carman, Man.	10	1,000 00	820 00
McIntyre, Peter.	"	10	1,000 00	640 00
McGregor, James.	"	10	1,000 00	640 00
McGregor, Malcolm.	"	10	1,000 00	640 00
McRae, Kenneth.	"	5	500 00	320 00
MacPherson, Coleman.	Victoria, B.C.	50	5,000 00	2,350 00
McNeill, J. C.	Calgary, Alta.	10	1,000 00	640 00
McDonald, J. A.	Roland, Man.	25	2,500 00	1,600 00
Macdonald, C. S.	Swift Current, Sask.	5	500 00	320 00
McKenzie, Alexander.	Vancouver, B.C.	10	1,000 00	640 00
McKenzie, Alexander, Jr.	"	5	500 00	320 00
McKenzie, Mrs. Janet.	"	5	500 00	320 00
McDonald, A. W.	"	10	1,000 00	550 00
McNeish, Thos.	Slocan City, B.C.	25	2,500 00	1,200 00
McNeish, Mrs. B. O.	"	25	2,500 00	1,200 00
McCowan, Mrs. Janet.	Portage la Prairie.	10	1,000 00	640 00
McEdward, George.	Fort William, Ont.	30	3,000 00	1,920 00
McNaught, Mathew.	Granum, Alta.	10	1,000 00	640 00
McLeod, D. D.	Regina, Sask.	25	2,500 00	1,375 00
McKellar, Peter.	Fort William, Ont.	50	5,000 00	3,200 00
McMurchy, R. D.	Regina, Sask.	10	1,000 00	640 00
McPhalan, D. J.	Vancouver, B.C.	50	5,000 00	2,300 00
MacKenzie, Miss Tena.	Edmonton, Alta.	10	1,000 00	550 00
McMillan, Miss Eliza.	Victoria, B.C.	10	1,000 00	370 00
McLean, Miss Ernestine.	Camaguey, Cuba.	50	5,000 00	1,750 00
Narracott, Mrs. C. I.	Winnipeg, Man.	10	1,000 00	1,000 00
Nimmons, Mrs. Isabella.	Victoria, B.C.	100	10,000 00	10,000 00
Nelson, H. R., M.D.	"	10	1,000 00	730 00
Nye, T. S.	North Vancouver, B.C.	75	7,500 00	4,825 00

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Nelson, Charles	Vancouver, B.C.	50	5,000 00	950 00
Nelson Loan & Investment Co., Limited	St. Johns, Nfld.	20	2,000 00	1,280 00
Noble, Francis	Longview, Alta.	10	1,000 00	550 00
Noble, W. J.	High River, Alta.	10	1,000 00	640 00
O'Sullivan, Mrs. H. A.	New York, U.S.A.	100	10,000 00	10,000 00
O'Brien, John	Portage la Prairie, Man.	25	2,500 00	1,600 00
Olliver, William	Lethbridge, Alta.	25	2,500 00	1,375 00
Ohlheiser, Joseph	Gull Lake, Sask.	5	500 00	230 00
Odell, W. H.	Wetaskiwin, Alta.	5	500 00	320 00
Partridge, I. O.	Sintaluta, Sask.	40	4,000 00	4,000 00
Pollock, H. C.	Hedley, B.C.	5	500 00	500 00
Phair, James	Vancouver, B.C.	50	5,000 00	3,560 00
Perdue, G. M.	Victoria, B.C.	100	10,000 00	7,300 00
Pender, James	Nanaimo, B.C.	10	1,000 00	1,000 00
Parker, Mrs. I. G.	Kamloops, B.C.	10	1,000 00	1,000 00
Powell, I. W., M.D.	Victoria, B.C.	100	10,000 00	5,000 00
Paddon, J. A.	St. Johns, Nfld.	10	1,000 00	1,000 00
Potts, R. J.	Vancouver, B.C.	5	500 00	410 00
Popham, E. S., M.D.	Winnipeg, Man.	100	10,000 00	7,300 00
Parr, W. J.	Killarney, Man.	4	400 00	292 00
Paterson, Alexander	Vancouver, B.C.	5	500 00	365 00
Pope, Charles	Kenora, Ont.	20	2,000 00	1,460 00
Power, R. A.	Victoria, B.C.	5	500 00	342 50
Price, A. H.	Essendale, B.C.	10	1,000 00	730 00
Penniagton, Walter	Moosomin, Sask.	5	500 00	365 00
Patterson, estate of William	Birtle, Man.	10	1,000 00	730 00
Pearson, Mrs. S. E.	Winnipeg, Man.	5	500 00	365 00
Pawlett, Francis	Yorkton, Sask.	5	500 00	365 00
Peterson, Mrs. P., administratrix	Winnipeg, Man.	10	1,000 00	730 00
Pitt, Alfred	Dryden, Ont.	5	500 00	365 00
Potter, A. E.	Edmonton, Alta.	10	1,000 00	550 00
Price, Mrs. M. A.	Westmount, Que.	40	4,000 00	2,200 00
Pollitt, William	Sperling, Man.	5	500 00	365 00
Pender, Wm. D.	Winnipeg, Man.	10	1,000 00	555 00
Partridge, T. E.	Sintaluta, Sask.	20	2,000 00	1,280 00
Preston, A. F.	Victoria, B.C.	100	10,000 00	6,400 00
Paterson, J. B.	Calgary, Alta.	20	2,000 00	921 95
Piper, R. S.	Fort William, Ont.	20	2,000 00	1,280 00
Poole, J. I.	Lacombe, Alta.	5	500 00	320 00
Parlee, H. H.	Edmonton, Alta.	20	2,000 00	1,280 00
Piper, H. M.	Fort William, Ont.	20	2,000 00	1,280 00
Park, A. W., M.D.	Cochrane, Alta.	10	1,000 00	640 00
Pender, Miss Mary	Nanaimo, B.C.	5	500 00	320 00
Parker, Sir Gilbert	London, England	100	10,000 00	2,800 00
Putnam, A. G.	Vancouver, B.C.	5	500 00	320 00
Quinn, J. W.	Brandon, Man.	5	500 00	365 00
Redmond, Mrs. M. E.	Wingham, Ont.	10	1,000 00	1,000 00
Robertson, John	Cambuslang, Scotland	10	1,000 00	1,000 00
Robertson, Andrew, Jr.	"	10	1,000 00	1,000 00
Richardson, G. A.	Victoria, B.C.	10	1,000 00	1,000 00
Ross, Mrs. H. W.	Edmonton, Alta.	25	2,500 00	2,500 00
Rendell, A. S.	St. Johns, Nfld.	10	1,000 00	1,000 00
Reid, James	Cumberland, B.C.	40	4,000 00	3,190 00
Rann, Mrs. E. M.	Sedley, England	10	1,000 00	758 01
Roy, George	Edmonton, Alta.	25	2,500 00	1,625 00
Rugg, E. W.	Winnipeg, Man.	10	1,000 00	550 00
Robinson, Capt. Wm.	"	100	10,000 00	7,300 00
Ross, D. G.	Selkirk, Man.	5	500 00	365 00
Rutherford, A. C.	Edmonton, Alta.	100	10,000 00	5,950 00
Rogers, Jonathan	Vancouver, B.C.	100	10,000 00	6,400 00
Rott, H. H. & Son	Emerson, Man.	5	500 00	365 00
Rithet, Mrs. V. W.	Victoria, B.C.	10	1,000 00	730 00
Redshaw, William	Ridgeville, Man.	5	500 00	365 00
Ramsay, Walter	Edmonton, Alta.	50	5,000 00	1,350 00

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Rutherford, Mrs. B. F.	Stratford, Ont.	5	500 00	365 00
Rancy, W. D.	Moosomin, Sask.	5	500 00	365 00
Riehl, Jacob	Transcona, Man.	10	1,000 00	730 00
Richardson, William	Portage la Prairie, Man.	10	1,000 00	640 00
Robinson, Mrs. A. M.	Victoria, B.C.	10	1,000 00	730 00
Raymer, H. W.	Kelowna, B.C.	10	1,000 00	730 00
Runions, J. E.	Victoria, B.C.	10	1,000 00	495 00
Raby, W. G.	Summerland, B. C.	10	1,000 00	640 00
Redding, J. T.	Victoria, B.C.	25	2,500 00	100 00
Morris-Reade, George	Whitewood, Sask.	20	2,000 00	1,280 00
Ross, G. H.	Calgary, Alta.	5	500 00	275 00
Robinson, estate of T. W.	Toronto, Ont.	50	5,000 00	3,200 00
Ross, H. S.	Moose Jaw, Sask.	20	2,000 00	430 00
Robinson, W. J.	Bassano, Alta.	10	1,000 00	57 61
Reilly, Dawson & Reilly	Regina, Sask.	20	2,000 00	1,280 00
Ranby, A. C.	Keoma, Alta.	1	100 00	64 00
Robertson, estate of James	Olds, Alta.	5	500 00	140 00
Rossie, E. C.	Regina, Sask.	10	1,000 00	550 00
Sandgren, J. A.	Spokane, Wash.	50	5,000 00	5,000 00
Steele, Mrs. F. W.	Winnipeg, Man.	20	2,000 00	2,000 00
Stevenson, Mrs. S. E.	Virden, Man.	10	1,000 00	1,000 00
Simpson, H. J.	Kentville, N.S.	10	1,000 00	1,000 00
Stull, J. F. A.	Prince Albert, Sask.	20	2,000 00	2,000 00
Schoenan, Mrs. Elizabeth	Virden, Man.	5	500 00	500 00
Sawle, A. L.	Athabasca Landing.	6	600 00	510 00
Stone, W. H.	Victoria, B.C.	25	2,500 00	2,500 00
Skinner, Mrs. F. J.	Nanaimo, B.C.	25	2,500 00	2,500 00
Spicer, H. W.	Grenfell, Sask.	10	1,000 00	680 00
Sirett, E. J.	Neepawa, Man.	10	1,000 00	1,000 00
Stevens, Henry	Oak Lake, Man.	10	1,000 00	1,000 06
Siebenbaum, Henry	Victoria, B.C.	25	2,500 00	2,500 00
Stewart, George	South Vancouver, B.C.	150	15,000 00	6,000 00
Stuart, J. F.	Winnipeg, Man.	50	5,000 00	4,100 00
Sandison, Henry	"	25	2,500 00	2,050 00
Strevel, estate of George H.	"	50	5,000 00	500 00
Speirs, J. T.	"	30	3,000 00	2,460 00
Spear, J. R.	"	50	5,000 00	3,200 00
Sprague, D. E.	"	100	10,000 00	4,600 00
Sparling, Estate of J. W.	"	10	1,000 00	500 00
Sparling, F. W.	"	10	1,000 00	460 00
Short, James	Calgary, Alta.	20	2,000 00	1,460 00
Stirling, J. T.	Edmonton, Alta.	30	3,000 00	1,885 00
Stewart, Miss M. I.	Selkirk, Man.	5	500 00	365 00
Sutherland, Cecil	Edmonton, Alta.	20	2,000 00	1,460 00
Scott, Hon. Walter	Regina, Sask.	10	1,000 00	730 00
Stewart, Duncan	Victoria, B.C.	50	5,000 00	3,560 00
Stewart, Alexander	"	75	7,500 00	5,475 00
Smith, H. A.	Ridgeville, Man.	5	500 00	365 00
Smith, J. M.	Green Ridge, Man.	10	1,000 00	730 00
Schmid, Achilles	Edmonton, Alta.	25	2,500 00	1,825 00
Scott, Robert	Mount Tolmie, B.C.	50	5,000 00	3,560 00
Simpson, H. C.	Virden, Man.	5	500 00	365 00
Speers, S. H.	Enderby, B.C.	10	1,000 00	550 00
Stubbs, L. St. Geo.	Birtle, Man.	10	1,000 00	730 00
Seldon, G. E.	Vancouver, B.C.	20	2,000 00	1,460 00
Scruton, G. R.	Winnipeg, Man.	5	500 00	365 00
Smith, J. H.	Elm Creek, Man.	10	1,000 00	640 00
Scallion Bros.	Virden, Man.	20	2,000 00	1,460 00
Sandell, T. & A. J.	Oak Lake, Man.	10	1,000 00	730 00
Smith, David	Gladstone, Man.	5	500 00	320 00
Stelck, A. H. F.	Dauphin, Man.	25	2,500 00	1,150 00
Sutherland, David	"	25	2,500 00	1,150 00
Snowden, W. H.	Morden, Man.	10	1,000 00	730 00
Sigmar Bros. & Co.	Glenboro, Man.	10	1,000 00	640 00

THE CANADA NATIONAL—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Sayward, J. A	Victoria, B.C	200	20,000 00	14,600 00
Stewart, Miss F. N	"	16	1,600 00	880 00
Shirreff, R. G	Edmonton South, Alta	5	500 00	365 00
Sutherland, Mrs. Janet	Gilbert Plains, Man	10	1,000 00	730 00
Snyder, James	Manor, Sask	5	500 00	365 00
Silcox, A. J	Redvers, Sask	5	500 00	365 00
Scott, W. J	Weyburn, Sask	5	500 00	95 00
Silvester, Geoffrey	Calgary, Alta	20	2,000 00	1,280 00
Schuster, estate of Jos	"	10	1,000 00	640 00
Sinclair, Donald	Miniota, Man	5	500 00	140 00
Spankie, J. E., M.D	Vancouver, B.C	10	1,000 00	420 00
Starr, J. C	Winnipeg, Man	5	500 00	365 00
Sharron, C. A	"	15	1,500 00	960 00
St. Denis, Denis	Nelson, B.C	50	5,000 00	2,300 00
Stamper, estate of Daniel	Moose Jaw, Sask	10	1,000 00	550 00
Selwood, F. S	Calgary, Alta	10	1,000 00	550 00
Snider, A. W	Swift Current, Sask	60	6,000 00	3,300 00
Smyth, Hon. W. O	"	25	2,500 00	700 00
Sparks, F. F	Vancouver, B.C	50	5,000 00	2,410 00
Simmonds, W. R	Medicine Hat, Alta	10	1,000 00	275 00
Shaw, York	Calgary, Alta	10	1,000 00	640 00
Sumner, A. J. E	Saskatoon, Sask	15	1,500 00	960 00
Small, Edwin	Maple Creek, Sask	5	500 00	320 00
Salmon, H. L	Victoria, B.C	50	5,000 00	3,200 00
Stanley, G. D., M.D	High River, Alta	5	500 00	320 00
Storey, E. M	Regina, Sask	20	2,000 00	1,100 00
Smith, A. J	Saskatoon, Sask	10	1,000 00	640 00
Short, C. C	High River, Alta	10	1,000 00	640 00
Smith, G. W	Red Deer, Alta	50	5,000 00	2,750 00
St. Clair, Mrs. Eliza	Victoria, B.C	20	2,000 00	1,420 00
Sture, P. W	Port Arthur, Ont	10	1,000 00	460 00
Stroh, Mrs. A. B	Los Angeles, Cal	3	300 00	219 00
Silvester, Miss Beatrice	Vancouver, B.C	5	500 00	320 00
Titley, Rupert	Toronto, Ont	10	1,000 00	1,000 00
Turner, George	New Westminster, B.C	10	1,000 00	1,000 00
Taylor, E. L., K.C	Winnipeg, Man	100	10,000 00	8,200 00
Taylor, H. H	Chilliwack, B.C	5	500 00	230 00
Turnbull, J. H	Winnipeg, Man	100	10,000 00	8,200 00
Tobin, A. H	Victoria, B.C	20	2,000 00	1,460 00
Thomson, George	Winnipeg, Man	5	500 00	365 00
Thomson, H. B	Victoria, B.C	100	10,000 00	6,400 00
Toms, L. W	Vancouver, B.C	50	5,000 00	3,650 00
Taylor, Mrs. G. M	Victoria, B.C	10	1,000 00	730 00
Talbot, G. R	"	50	5,000 00	3,650 00
Tomalin, Mrs. E. A. (W. J. C. Tomalin, trustee)	Victoria, B.C	5	500 00	455 00
Tyson, George	Vancouver, B.C	10	1,000 00	550 00
Thompson, Mrs. A. G	South Vancouver, B.C	5	500 00	185 00
Thorburn, W. C	Broadview, Sask	25	2,500 00	1,600 00
Thompson & Baker	Moosejaw, Sask	25	2,500 00	1,375 00
Tracksell, E. M	Victoria, B.C	100	10,000 00	4,600 00
Taylor, W. E	Toronto, Ont	5	500 00	320 00
Turgeon, Miss R. A	Cranbrook, B.C	50	5,000 00	3,200 00
Taylor, Hilliard	Winnipeg, Man	10	1,000 00	550 00
Vaughan, L. S	Selkirk, Man	10	1,000 00	730 00
Vereker, J. E. P	Kenora, Ont	25	2,500 00	1,825 00
Van Kleeck, P. D., M.D	Armstrong, B.C	20	2,000 00	1,370 00
Vicars, W. G	Qu'Appelle, Sask	10	1,000 00	550 00
Van Houten, W. J	Vancouver, B.C	200	20,000 00	
Van Egmond, W. G	Regina, Sask	20	2,000 00	1,280 00
Van Decar, L. B	Vancouver, B.C	50	5,000 00	515 00
Vigar, F. C	Gleichen, Alta	55	5,500 00	2,410 00
Vigar, C. F. (F. C. Vigar, trustee...)	"	5	500 00	275 00
Van Houten, Mrs. M. O	Nanaimo, B.C	50	5,000 00	2,750 00

THE CANADA NATIONAL—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Wright, W. J.	Victoria, B.C.	20	2,000 00	2,000 00
Winter, Mrs. Sarah	Fleming, Sask.	5	500 00	500 00
Willoughby, Charles	Regina, Sask.	50	5,000 00	4,100 00
Williams, A. A. G.	Winnipeg, Man.	1	100 00	100 00
Wainwright, R. S.	"	20	2,000 00	1,460 00
Wasson, H. J., M.D.	Victoria, B.C.	50	5,000 00	4,190 00
Wallace, C. A.	Calgary, Alta.	35	3,500 00	3,500 00
Wynne, Est. Major J. R.	Winnipeg, Man.	100	10,000 00	10,000 00
Westbrook, A. E.	Rouleau, Sask.	20	2,000 00	1,100 00
Wolrige, George	Vancouver, B.C.	10	1,000 00	1,000 00
Wilkes, John	Winnipeg, Man.	10	1,000 00	820 00
Waddell, Mrs. Isabella	"	25	2,500 00	2,050 00
West, T. A.	"	8	800 00	584 00
Williamson, R. T.	Ft. Saskatchewan, Alta.	50	5,000 00	2,750 00
Williamson, S. W.	Edmonton, Alta.	50	5,000 00	2,750 00
Weiler, Mrs. E. J.	Victoria, B.C.	50	5,000 00	3,425 00
Walls, L. T.	Winnipeg, Man.	3	300 00	219 00
Walker, R. E.	Caledonia, Ont.	5	500 00	365 00
Walker, R. A.	"	1	100 00	73 00
Walker, R. Eden, M.D.	New Westminster, B.C.	25	2,500 00	1,825 00
Wilson, Biggerstaff	Victoria, B.C.	100	10,000 00	6,400 00
Wilson, W. & J.	Victoria, B.C.	100	10,000 00	7,300 00
Woods, J. E.	Pincher Creek, Alta.	100	10,000 00	6,850 00
Williamson, William	Winnipeg, Man.	5	500 00	365 00
Wilson, James	Vancouver, B.C.	20	2,000 00	1,370 00
Wogan-Wainwright, Cecil	Virden, Man.	20	2,000 00	600 00
Wilson, David	Victoria, B.C.	20	2,000 00	1,460 00
Williams, Herbert	Fort Francis, Ont.	50	5,000 00	3,650 00
Woelffle, C. A.	Moosomin, Sask.	10	1,000 00	730 00
Wilson, C. H.	Fleming, Sask.	10	1,000 00	721 69
Wolrige, Frederick	Victoria, B.C.	35	3,500 00	2,375 00
Wallace, W. H.	Dauphin, Man.	20	2,000 00	737 45
Wallace, A. W.	"	10	1,000 00	595 00
Wade, A. H.	Penticton, B.C.	10	1,000 00	460 00
White, R. B., M.D.	"	20	2,000 00	1,100 00
Wilson, O. K.	Milestone, Sask.	100	10,000 00	5,500 00
Willis, Robert	Vancouver, B.C.	25	2,500 00	250 00
White, Mrs. M. J. G.	Victoria, B.C.	50	5,000 00	3,650 00
White, C. J.	Vancouver, B.C.	10	1,000 00	480 00
Wallace, R. W.	Lethbridge, Alta.	10	1,000 00	640 00
Wilson, D. H.	Winnipeg, Man.	5	500 00	320 00
Willoughby, J. H. C.	Saskatoon, Sask.	15	1,500 00	960 00
Walley, A. T.	Nelson, B.C.	10	1,000 00	640 00
Wilkinson, A. I.	Prince Albert, Sask.	5	500 00	320 00
Wilson, N. R.	Winnipeg, Man.	10	1,000 00	640 00
Weaver, H. D., M.D.	Saskatoon, Sask.	10	1,000 00	610 00
Whiteside & Edmonds	New Westminster, B.C.	10	1,000 00	550 00
White, Mrs. Annie J. (Dave White, trustee)	Banff, Alta.	10	1,000 00	640 00
Wood, W. D.	Vancouver, B.C.	20	2,000 00	700 00
Wallace, Miss Blanche	Campbellford, Ont.	10	1,000 00	460 00
Wright, Mrs. Hattie	Calgary, Alta.	5	500 00	275 00
Woodard, A. W.	Vancouver, B.C.	5	500 00	97 85
Young, R. C.	Montreal, Que.	5	500 00	500 00
Young, Mrs. J. H.	Murray P. O., Ont.	5	500 00	500 00
Yates, Rowland	Victoria, B.C.	10	1,000 00	595 00
Young, Hugh	Tranent, Scotland	10	1,000 00	610 00
Totals		20,504	$2,050,400 00	$1,327,460 39

THE CANADA WEATHER INSURANCE COMPANY.

List of Directors (As at Feb. 9, 1915).

Angus McKay, Pres.; F. B. Welford, Secr.; Frederick Millman, Vice-Pres.: James E. Fergusson, A. B. Welford.

List of Shareholders (As at Dec. 31, 1914).

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Atmore, T. S.	St. George, Ont	200 00	200 00
Alexander, John	Palermo, Ont.	200 00	200 00
Anderson & Tannahill	Cobourg, Ont.	100 00	100 00
Appel, Wm. M.	Tavistock, Ont	100 00	100 00
Ashley, R. B.	Brampton, Ont.	100 00	100 00
Armour, Mrs. A. (administratrix of estate of A. Armour, deceased)	Brantford, Ont.	200 00	200 00
Adamson, E. H.	Winterbourne, Ont.	200 00	200 00
Atkinson, C. E.	Newport, Ont.	100 00	100 00
Armstrong, J. B.	Orangeville, Ont.	100 00	100 00
Adams, E. L.	McGregor, Ont.	100 00	100 00
Armstrong, B. J.	Grimsby, Ont.	100 00	
Andrews, Anger Co.	Carman, Man.	500 00	275 00
Adamson, J. D.	Newdale, Man.	500 00	500 00
Ball, J. W.	Tillsonburg, Ont.	100 00	100 00
Barker, Wm.	Princeton, Ont.	100 00	100 00
Bechtel, A.	Baden, Ont.	100 00	100 00
Bechtel, G.	"	200 00	200 00
Bellamy, J. J.	Kirkton, Ont.	100 00	100 00
Biggar, J. C.	Mohawk, Ont.	100 00	100 00
Black, G. D.	Ayr, Ont.	100 00	100 00
Boulter, W.	Picton, Ont.	100 00	100 00
Broughton, H. S.	Bradford, Ont.	100 00	100 00
Burgis, E. A.	Burford, Ont.	400 00	400 00
Burton, M. E.	Hamilton, Ont.	100 00	100 00
Badder, Chas.	Dresden, Ont.	100 00	100 00
Brewer, A. J.	Bothwell, Ont.	100 00	100 00
Bell, Lachlan	Tiverton, Ont.	100 00	100 00
Biggar, W. H.	Mohawk, Ont.	100 00	100 00
Brooking, W. H.	Dundas, Ont.	100 00	100 00
Buckel, J.	New Hamburg, Ont.	100 00	100 00
Brown, Jacob	Nanticoke, Ont.	100 00	100 00
Berdux, P. J.	Wellesley, Ont.	200 00	200 00
Bond and Realty Ltd.	Toronto, Ont.	35,500 00	3,740 00
Bunting, W. H.	St. Catharines, Ont.	100 00	100 00
Bingeman, J. B.	Bridgeport, Ont.	200 00	200 00
Backus, M.	Chatham, Ont.	100 00	100 00
Baragar, P. B.	Arcola, Sask.	200 00	200 00
Brush, B.	New Westminster, B.C.	100 00	40 00
Brooksbank, W. H.	Eberts, Ont.	100 00	90 00
Bickell, J. J.	Peterboro, Ont.	100 00	40 00
Book, J. A.	Grimsby, Ont.	200 00	200 00
Baker, A. T.	Port Dalhousie, Ont.	100 00	100 00
Brown, Jas.	Lurgan, Ont.	100 00	100 00
Brown, Thos.	Varency, Ont.	100 00	100 00
Broughton, Vida E.	Bradford, Ont.	100 00	100 00
Blackburn, P. C.	Mt. Dennis, Ont.	100 00	100 00
Bowman, G. A.	Conestogo, Ont.	200 00	200 00
Brubacher, A. B.	Berlin, Ont.	100 00	100 00
Baechler, A. B.	Tavistock, Ont.	100 00	100 00
Boothe, P. J.	Toronto, Ont.	100 00	100 00
Bacon, J. A.	Alton, Ont.	100 00	100 00
Bundscho, Simon	Shakespeare, Ont.	100 00	100 00
Brock, Geo.	Adelaide, Ont.	100 00	100 00

THE CANADA WEATHER—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Brown, J. S.	Laurel, Ont.	100 00	100 00
Blakie, A. J.	White Oak, Ont.	100 00	100 00
Blair, Geo.	Belfountain, Ont.	200 00	200 00
Brown, Jas. C.	Parkhill, Ont.	100 00	100 00
Brooking, Mrs. W. E.	Dundas, Ont.	100 00	100 00
Brown, M. E.	Woodstock, Ont.	200 00	200 00
Brown, I. E.	"	200 00	200 00
Brown, R. E.	Irma, Wisconsin, U.S.A.	200 00	200 00
Brown, L. T.	Englehart, Ont.	200 00	200 00
Campbell, A.	Woodville, Ont.	100 00	100 00
Campbell, Paul	Merton, Ont.	100 00	100 00
Campbell, W. L.	Bradford, Ont.	100 00	100 00
Caister, Edwin	Tavistock, Ont.	100 00	100 00
Chantler, J. G.	Beeton, Ont.	100 00	100 00
Clarkson, Wm.	Sweaburg, Ont.	100 00	100 00
Clinton, Wm.	Wellington, Ont.	100 00	100 00
Cowie, Geo.	Brantford, Ont.	100 00	100 00
Cuncannon, T. W.	Didsbury, Alta.	100 00	100 00
Chapin, T. F.	Beeton, Ont.	100 00	100 00
Clark, J. W.	Cainsville, Ont.	100 00	100 00
Crerar, Alex.	Lisbon, Ont.	100 00	100 00
Chapman, J. G.	St. Thomas, Ont.	100 00	100 00
Crumbach, J. S.	Mohawk, Ont.	500 00	500 00
Clark, Wm. I.	Alliston, Ont.	100 00	100 00
Crumback, J. M.	Oakland, Ont.	100 00	100 00
Campbell, J. H.	Brantford, Ont.	100 00	100 00
Caskey, Jas.	Kincardine, Ont.	100 00	100 00
Coombs, Geo. R.	Guelph, Ont.	100 00	100 00
Connon, John	Hamilton, Ont.	100 00	100 00
Croft, David	Tavistock, Ont.	100 00	100 00
Campbell, D.	Terra Cotta, Ont.	100 00	100 00
Coad, Geo.	Alliance, Ont.	100 00	100 00
Campbell, P. D.	Newbury, Ont.	400 00	400 00
Campbell, R. B.	Armow, Ont.	100 00	100 00
Campbell, D. J.	Strathroy, Ont.	100 00	100 00
Cation, W. J.	Snelgrove, Ont.	100 00	100 00
Campbell, T.	Fernhill, Ont.	100 00	100 00
Church, H. L.	Stoney Creek, Ont.	100 00	100 00
Cousins, J. S.	Belmont Ont.	100 00	100 00
Cation, J. B.	Snelgrove, Ont.	100 00	100 00
Corbett, Wm. L.	Brinsley, Ont.	100 00	100 00
Cerswell, J. H.	Bondhead, Ont.	100 00	100 00
Coulter, J. A.	Essex, Ont.	100 00	100 00
Coxon, G. J.	Milverton, Ont.	100 00	.....
Carpenter, G. H.	Fruitland, Ont.	100 00	100 00
Duncanson, Jas.	Dutton, Ont.	100 00	100 00
Dutcher, J. A.	Bradford, Ont.	100 00	100 00
Dalton, E.	Tansley, Ont.	200 00	200 00
Drummond, J. D. F.	Ailsa Craig, Ont.	100 00	100 00
Dewar, J. D.	Coldstream, Ont.	100 00	100 00
Dewey, Geo. E.	Chatham, Ont.	100 00	100 00
Dolson, J. M.	Alloa, Ont.	100 00	100 00
Davidson, W. T.	Snelgrove, Ont.	100 00	100 00
Donaldson, W. A.	Mono Mills, Ont.	100 00	100 00
Doyle, J. M.	Vancouver, B.C.	100 00	100 00
Dynes, Wm. J.	Francis, Sask.	500 00	100 00
Duff, Robt.	Lakefield, Ont.	200 00	80 00
Dunn, John	Alliston, Ont.	100 00	100 00
Edgington, E. G.	Brownsville, Ont.	200 00	200 00
Edgington, Mrs. J.	Woodstock, Ont.	200 00	200 00
Edgar, Wm. A.	Ingersoll, Ont.	100 00	100 00
Edwards, Chas.	Onondaga, Ont.	200 00	200 00
Elliott, John	Mitchell, Ont.	100 00	100 00
Edmondson, A.	Echo Place, Ont.	100 00	100 00

THE CANADA WEATHER—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Edmondson, Chris	Brantford, Ont	100 00	100 00
Eidt, A	New Hamburg, Ont	100 00	100 00
Everitt, Geo	Newbury, Ont	100 00	100 00
Ellis, J. F	Essex, Ont	100 00	100 00
Elliott, F. B	Macklin, Sask	100 00	.....
Elliott, Jas	Stratford, Ont	100 00	25 00
Erne, A	Webb, Sask	500 00	200 00
Fox, P. C	Kingsville, LOnt	100 00	100 00
Freeborn, Wm. H	Wellesley, Ont	200 00	200 00
Freeborn, A. K	"	100 00	100 00
Felker, J. F	Stoney Creek	100 00	100 00
Fraser, Alex	Bradford, Ont	200 00	200 00
Fraser, Alex	Verdun, Ont	100 00	100 00
Fraser, R. C	Parkhill, Ont	100 00	.....
Forrest, Jas	Nithburg, Ont	100 00	100 00
Ford, Alfred	Chatham, Ont	200 00	200 00
Fretz, Wm	Jordan Harbour, Ont	200 00	200 00
Forman, A. E	Toronto, Ont	600 00	600 00
Fisher, H. St. Clare	Queenston, Ont	100 00	100 00
Fisher, C. H	"	100 00	100 00
Fried, L. G	Roseville, Ont	100 00	40 00
Ferguson, John	Kincardine, Ont	100 00	100 00
Fowlie, Jas. A	Orillia, Ont	200 00	.....
Fisher, Mrs. L. H	Manor, Sask	500 00	500 00
Falconbridge, P	Leamington, Ont	100 00	100 00
Foster, James	Glen Ewen, Sask	300 00	182 67
Fergusson, James E. W	Ingersoll, Ont	2,500 00	2,238 10
Garner, Thos	Palermo, Ont	100 00	100 00
Gerow, W. J	Bloomfield, Ont	100 00	100 00
Goring, A. H	Tavistock, Ont	200 00	200 00
Green, Geo. G	Bradford, Ont	100 00	100 00
Gawley, G. R	East Linton	100 00	100 00
Glasgow, T. J	Tupperville, Ont	100 00	100 00
Geddie, Robert	Paris, Ont	100 00	100 00
Gough, Thos. E	Strathroy, Ont	100 00	100 00
Glaister, Wm	Wellesley, Ont	100 00	100 00
Guthrie, D	Beachville, Ont	500 00	500 00
Gardner, Alex	Woodstock, Ont	100 00	100 00
Guy, Jas	Sable, Ont	100 00	100 00
Gayman, M	St. Catharines, Ont	300 00	300 00
Goettling, Wm	New Dundee, Ont	200 00	200 00
Goos, John	Hanover, Ont	100 00	10 00
Harman, H	Beeton, Ont	100 00	100 00
Holland, I	Brownsville, Ont	500 00	500 00
Hollman, A. C	New Dundee, Ont	100 00	100 00
Howell, Jas B	St. George, Ont	200 00	200 00
Hill, J. J	Toronto, Ont	100 00	100 00
Hutchinson, R. J	London, Ont	100 00	100 00
Heilman, B	Rodney, Ont	100 00	100 00
Hardy, Hy	Mt. Brydges, Ont	300 00	300 00
Hamilton, D. R	Burford, Ont	100 00	100 00
Hager, L	Palermo, Ont	500 00	500 00
Hall, Chas	Trafalgar, Ont	100 00	100 00
Honsberger, E	Jordan Station, Ont	200 00	200 00
Honsberger, M	"	200 00	200 00
Howey, John C	Nantieoke, Ont	100 00	100 00
Hurst, J. G	Conestogo, Ont	200 00	200 00
Hurst, Mrs. J. G	"	400 00	400 00
Henderson, J. F	Wardsville, Ont	100 00	100 00
Hamacher, I	Poplar Hill, Ont	100 00	100 00
Huston, E. T	Glencoe, Ont	100 00	100 00
Hamilton, A. M	Winterbourne, Ont	200 00	200 00
Harrison, Ben	Toronto, Ont	100 00	100 00
Hilborn, I	Elmira, Ont	100 00	100 00

THE CANADA WEATHER—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Herriott, Wm.	Souris, Man.	500 00	500 00
Hope, John C.	Lang, Ont.	100 00	40 00
Hyndman, J. A.	Oak River, Man.	500 00	200 00
Harkness, Robert	Annan, Ont.	100 00	100 00
Hunter, Mrs. J.	Petrolea, Ont.	200 00	200 00
Haviland, Chas. W.	Chatham, Ont.	100 00	100 00
Hastings, Leslie, J.	Brantford, Ont.	200 00	200 00
Hudson, Wm. S.	Preston, Ont.	300 00	300 00
Ireland, M. J.	Burlington, Ont.	100 00	100 00
Ingoldsby, Thos.	Mayfield, Ont.	100 00	100 00
Ivery, John	Jarvis, Ont.	200 00	200 00
Jonson, Geo. A.	Ingersoll, Ont.	100 00	100 00
James, David	Thornhill, Ont.	100 00	100 00
Johnston, John	Chatham, Ont.	100 00	100 00
Jackson, Wm. A.	London, Ont.	100 00	40 00
Johnston, L. K.	Orangeville, Ont.	100 00	40 00
Jackson, Moses S.	Chatham, Ont.	200 00	190 00
Jennings, F. A.	Thedford, Ont.	100 00	100 00
Karn, V. W.	Woodstock, Ont.	200 00	200 00
Kelly, D. A.	Picton, Ont.	100 00	100 00
Kendrick, A.	Cainsville, Ont.	100 00	100 00
Kendrick, U. O.	"	100 00	100 00
Kienzle, Jacob	Conestogo, Ont.	100 00	100 00
Kelly, Chas.	Curries Crossing, Ont.	300 00	300 00
Koch, John S.	Tavistock, Ont.	100 00	100 00
Lampman, W. F.	Woodstock, Ont.	200 00	200 00
Lester, H. A.	Burford, Ont.	100 00	100 00
Lester, Miss E. A.	"	100 00	100 00
Lunn, James	Port Talbot, Ont.	100 00	100 00
Lang, Robert	Erin, Ont.	100 00	100 00
Livingston, P. J.	Baden, Ont.	100 00	100 00
Laidlaw, A. E.	Brampton, Ont.	300 00	300 00
Lunn, W. H.	St. Thomas, Ont.	100 00	100 00
Lyons, James	Cheltenham, Ont.	100 00	100 00
Little, Thos.	"	200 00	200 00
Lyons, W. G.	Terra Cotta, Ont.	100 00	100 00
Lyons, Mrs. W. G.	"	100 00	100 00
Letson, W. J.	West Montrose, Ont.	100 00	100 00
Lawrence, W. G.	Eglinton, Ont.	200 00	200 00
Laird, Jas.	Owen Sound, Ont.	200 00	200 00
Lindley, W. S.	Ingersoll, Ont.	100 00	
MacLaren, James B.	Montreal, Que.	2,000 00	800 00
Malone, J.	Brechin, Ont.	100 00	100 00
Manson, Wm.	Ayr, Ont.	100 00	100 00
Millman, F.	Woodstock, Ont.	2,600 00	2,600 00
Mogk, W., Jr.	Tavistock, Ont.	100 00	100 00
Mowbray, F. B.	Palermo, Ont.	200 00	200 00
Mott, Chas.	Mount Vernon, Ont.	100 00	100 00
Meyers, C. B.	Bayside, Ont.	100 00	100 00
Mitton, W. J.	Thamesville, Ont.	100 00	100 00
Miller, F. W.	Lawrence Station, Ont.	100 00	100 00
Misner, G. W.	Jerseyville, Ont.	100 00	100 00
Marshall, James R.	Northwood, Ont.	100 00	100 00
Mander, Wm.	Bradford, Ont.	100 00	100 00
Misener, W. S.	Hamilton, Ont.	100 00	100 00
Macdonald, Hugh	Boston Mills, Ont.	100 00	100 00
Might, A.	Derry West, Ont.	100 00	100 00
Miller, F. A.	Burford, Ont.	400 00	400 00
Miller, W.	Bradford, Ont.	100 00	100 00
Marshall, Robert	Snelgrove, Ont.	100 00	100 00
Murray, James	Wilton Grove, Ont.	100 00	100 00
Mackenzie, J. A.	Kincardine, Ont.	300 00	300 00
Miller, Ferdinand	Brodhagen, Ont.	100 00	100 00
Martin, James	Amherstburg, Ont.	100 00	100 00

THE CANADA WEATHER—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Major, P. M.	Puce, Ont.	200 00	200 00
Mitchell, Josiah	Peterboro, Ont.	200 00	80 00
Mitchell, Wm.	Grimsby, Ont.	100 00	30 00
Miller, E. B.	Aylmer, Ont.	100 00	100 00
Miller, A.	Woodstock, Ont.	200 00	200 00
Muldoon, John	Lauder, Man.	500 00	500 00
McDonald, T. D.	Olinda, Ont.	100 00	100 00
McKay, Angus	Ingersoll, Ont.	2,500 00	2,500 00
McDonald, Alex.	Wellesley, Ont.	100 00	100 00
McArthur, A.	Cataract, Ont.	100 00	100 00
McArthur, J. C.	Terra Cotta, Ont.	100 00	100 00
McKinnon, D. C.	Glammis, Ont.	100 00	100 00
McMillman, D.	Rodney, Ont.	100 00	100 00
McEachren, D.	Crinan, Ont.	100 00	100 00
McNeill, D. M.	Strathroy, Ont.	100 00	100 00
McDonald, M.	Rockton, Ont.	100 00	100 00
McMurchy, John	Brampton, Ont.	300 00	300 00
McFarland, J. B.	Woodstock, Ont.	100 00	100 00
McQuaker, John	Owen Sound, Ont.	100 00	100 00
McKenzie, Jas.	Jarvis, Ont.	100 00	100 00
McCartney, Wm. A.	Omagh, Ont.	100 00	100 00
McCallum, D. H.	Cowal, Ont.	200 00	200 00
McAllister, Geo.	Bloomingdale, Ont.	100 00	100 00
McIntyre, A.	Woodstock, Ont.	300 00	300 00
McGregor, R. J.	Inglewood, Ont.	100 00	100 00
McLachlin, A.	Cowal, Ont.	100 00	100 00
McEachren, Neil	Crinan, Ont.	100 00	100 00
McCracken, W. R. S.	Glencoe, Ont.	300 00	300 00
McDonald, S. C.	Cheltenham, Ont.	100 00	100 00
McDiarmid, H. S.	Fingal, Ont.	100 00	100 00
McDonald, J. C.	Springbank, Ont.	100 00	100 00
McKinnon, Alex.	Hillsburg, Ont.	100 00	100 00
McFarlan, John	Leesboro, Ont.	100 00	100 00
McGregor, Jas. W.	Springbank, Ont.	100 00	100 00
McEachren, D.	Linwood, Ont.	100 00	100 00
McLachlin, D. J.	Aylmer, Ont.	200 00	200 00
McCaugherty, D. R.	Streetsville, Ont.	100 00	100 00
McKeown, Jas.	Forest, Ont.	100 00	100 00
McKay, Andrew	Woodville, Ont.	100 00	100 00
McAgy, John	Chatham, Ont.	200 00	80 00
McTavish, A. C.	Shakespere, Ont.	100 00	100 00
Nelles, T. R.	Simcoe, Ont.	100 00	100 00
Nesbitt, E. W.	Woodstock, Ont.	3,000 00	
Newton, Edward	Toronto, Ont.	100 00	100 00
Oatman, A. L.	Cornell, Ont.	200 00	200 00
Ogilvie, Geo.	Bradford, Ont.	100 00	100 00
Patterson, N. L.	Woodville, Ont.	200 00	200 00
Potter, W. A.	Woodstock, Ont.	500 00	500 00
Porter, Samuel	Brantford, Ont.	100 00	100 00
Proctor, Geo. A.	Sarnia, Ont.	100 00	100 00
Pumfrey, Chas. R.	Thamesville, Ont.	100 00	100 00
Pearce, E. H.	Wallacetown, Ont.	100 00	100 00
Pranglen, L. J.	St. Thomas, Ont.	200 00	200 00
Pollard, Mrs. A.	Burford, Ont.	100 00	
Pierce, Thos.	Glen Oak, Ont.	100 00	100 00
Pearce, Sam.	Iona, Ont.	100 00	100 00
Parrott, Geo.	Glencoe, Ont.	100 00	100 00
Payne, R. D.	Chatham, Ont.	100 00	100 00
Park, J. H.	Burford, Ont.	200 00	200 00
Pettit, C. C.	Fruitland, Ont.	200 00	200 00
Pollard, A.	Burford, Ont.	100 00	100 00
Pearce, W. C.	Iona, Ont.		

THE CANADA WEATHER—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Peters, Jas	Falconbridge, Ont	100 00	100 00
Pollock, T. E	Kincardine, Ont	100 00	100 00
Quinn, Thos	Caledon, Ont	100 00	100 00
Reynolds, J. M	Beeton, Ont	100 00	100 00
Robinson, Wm	Stevensville, Ont	200 00	200 00
Russell, Wm. S	Tavistock, Ont	100 00	100 00
Rayner, John	Beeton, Ont	100 00	100 00
Reiner, E. K	Wellesley, Ont	200 00	200 00
Rowe, J. C	Hickson, Ont	100 00	100 00
Rapley, F	Strathroy, Ont	100 00	100 00
Roberts, W. A	Ilderton, Ont	200 00	200 00
Reid, D	Orangeville, Ont	100 00	40 00
Robotham, G. D	Strathroy, Ont	100 00	100 00
Ross, H. D	Nairn, Ont	100 00	100 00
Renus, Chas	Harriston, Ont	200 00	.....
Rudd, R	Arnprior, Ont	100 00	100 00
Richardson, Geo. S	North Portal, Sask	100 00	100 00
Ryan, H. L	Chatham, Ont	100 00	.....
Rose, H. T	Saskatoon, Sask	500 00	350 00
Saunders, C. F	Burford, Ont	200 00	200 00
Scott, Alex	Tavistock, Ont	100 00	100 00
Schben, Geo	Ingersoll, Ont	300 00	300 00
Smith, W. M	Scotland, Ont	500 00	500 00
Selby, Wm	Bradford, Ont	100 00	100 00
Stratton, W. A	Calgary, Alta	100 00	100 00
Stewart, Robt	Milton West, Ont	100 00	100 00
Sager, J. F	Alberton, Ont	200 00	200 00
Strangway, E. T	Beeton, Ont	100 00	100 00
Strangway, H. S	"	100 00	100 00
Swinn, Albert	Guysboro, Ont	100 00	100 00
Standing, D. J	Burford, Ont	200 00	200 00
Scarff, J. W	Woodstock, Ont	100 00	100 00
Schuyler, J. W	Brantford, Ont	100 00	100 00
Sanderson, J. C	Jarvis, Ont	100 00	100 00
Schaub, L	Wellesley, Ont	200 00	200 00
Sarnia Realty Co., Ltd	Sarnia, Ont	100 00	100 00
Simpkin, G. P	Bradford, Ont	100 00	100 00
Scott, Hy	Woodstock, Ont	1,000 00	1,000 00
Scott, T. G	Tiverton, Ont	100 00	100 00
Simpson, Wm	Onondaga, Ont	100 00	100 00
Staebler, Geo	Tavistock, Ont	200 00	200 00
Snider, W. W	St. Jacobs, Ont	500 00	500 00
Schmidt, A. D	North Woolwich, Ont	200 00	200 00
Shantz, T. S	Waterloo, Ont	100 00	100 00
Sterns, S. S	Saskatoon, Sask	100 00	100 00
Scott, Hy	Melville Cross, Ont	100 00	100 00
Simpson, J. A	The Maples, Ont	100 00	100 00
Shewfelt, P	Armow, Ont	100 00	100 00
Smith, A. E	Brantford, Ont	100 00	30 00
Shepherd, J. H	Bridgeport, Ont	300 00	300 00
Shoebotham, Wm. M	London, Ont	200 00	100 00
Spencer, C. C	Picton, Ont	200 00	200 00
Secord, B W	Pelham Corners, Ont	100 00	100 00
Strong, J. H	Belle River, Ont	100 00	100 00
Scott, A. A	McGregor, Ont	500 00	500 00
Shearer, Wm. M	Lang, Ont	100 00	40 00
Scollard, W. Y	Ennismore, Ont	100 00	40 00
Stimers, A. O	Essex, Ont	100 00	100 00
Smith, John E	Orangeville, Ont	300 00	220 00
Scott, C	Strathroy, Ont	100 00	40 00
Stoddart, A. E. B	Bradford, Ont	100 00	70 00
Smyth, J. A	Essex, Ont	100 00	60 00
Scott, R. N	Peterboro, Ont	100 00	20 00
Scharff, W. J	Hartney, Man	500 00	200 00

THE CANADA WEATHER—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Sherling, W. C.	Montmartre, Sask.	500 00	500 00
Schafer, N.	Berlin, Ont.	100 00	100 00
Taylor, T. P.	Brantford, Ont.	200 00	200 00
Taylor, R. R.	Scotland, Ont.	100 00	100 00
Taylor, Jas. L.	Hamilton, Ont.	100 00	100 00
Taylor, Geo. R.	Guelph, Ont.	200 00	200 00
Tracey, O. J.	Beeton, Ont.	200 00	200 00
Tisdale, H.	Paris, Ont.	100 00	100 00
Turner, W. H.	Southwold, Ont.	300 00	300 00
Tubby, Mrs. J. H.	Stevensville, Ont.	500 00	500 00
Thomson, Thos.	Cainsville, Ont.	100 00	100 00
Trimble, W. H.	Laurel, Ont.	100 00	100 00
Toohill, R. F.	Strathroy, Ont.	100 00	98 20
Turney, W. H.	Trenton, Ont.	100 00	5 00
Thomas, J. T.	Portage La Prairie, Man.	500 00	300 00
Urquhart, D.	Hensall, Ont.	100 00	
Vansickle, Wm. C.	Hamilton, Ont.	300 00	300 00
Vansickle, W. B.	"	200 00	200 00
Vogler, J. B.	Bothwell, Ont.	100 00	100 00
Wallace, Hy.	South Middleton, Ont.	300 00	300 00
Welford, A. B.	Woodstock, Ont.	2,500 00	2,500 00
Welford, F. B.	Toronto, Ont.	2,100 00	2,100 00
Waites, Miss L.	Preston, Ont.	200 00	200 00
Wilson, J., Jr.	Oakville, Ont.	200 00	200 00
Wrinch, L. E.	Merton, Ont.	100 00	100 00
Weber, C. S.	Heidelburg, Ont.	100 00	100 00
Watson, John	Toronto, Ont.	1,000 00	1,000 00
Wilson, Wm. H.	Woodstock, Ont.	100 00	100 00
Wilson, F. G.	"	100 00	100 00
Weber, S. M.	Floradale, Ont.	100 00	100 00
Webster, D. F.	West Lorne, Ont.	100 00	100 00
Wood, Wm. E.	Jarvis, Ont.	100 00	100 00
Wagner, P. A.	St. Agatha, Ont.	100 00	100 00
Wilson, Mrs. L. L.	Niagara Falls S., Ont.	300 00	300 00
Wright, A. P.	Bradford, Ont.	100 00	100 00
Weber, M. L.	St. Jacobs, Ont.	100 00	100 00
Weidenhammer, F. J.	Hawkesville, Ont.	200 00	200 00
Woodland, Jas.	Orangeville, Ont.	100 00	100 00
Wiedrick, W. H.	Edmonton, Alta.	100 00	100 00
Wilson, Robt. W.	Strathroy, Ont.	100 00	100 00
Walker, T. P.	Brantford, Ont.	100 00	100 00
Wilson, John W.	Nortonville, Ont.	100 00	100 00
West, F. H.	Manor, Sask.	500 00	500 00
Watson, C. H.	Methven, Man.	500 00	500 00
Wagg, W. W.	Moose Jaw, Sask.	500 00	200 00
Whitelock, F. C.	Davidson, Sask.	500 00	54 50
Yungblut, E.	Tavistock, Ont.	100 00	100 00
Young, D. W.	Burtch, Ont.	200 00	200 00
Young, James	Mohawk, Ont.	200 00	200 00
Zavitz, J. C.	Fernhill, Ont.	100 00	100 00
Zehr, C. I.	Tavistock, Ont.	200 00	200 00
Zilliax, Hy.	Elmira, Ont.	500 00	500 00
	Totals	$119,000 00	$ 77,128 47

SESSIONAL PAPER No. 8

THE CANADIAN CASUALTY & BOILER INSURANCE COMPANY.

List of Directors—(As at March 1, 1915).

Dr. W. A. Young, Pres.; C. Norie-Miller, F. Norie-Miller, W. S. Dinnick, Thos. H. Hall.

List of Shareholders—(As at December 31, 1914).

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
W. S. Dinnick	Toronto, Ont.	2,500 00	399 00
C. Norie-Miller	New York, U.S.A.	2,500 00	399 00
F. Norie-Miller, J.P.	Perth, Scotland	2,500 00	399 00
W. A. Young, M.D.	Toronto, Ont.	2,500 00	399 00
John J. Durance	"	2,500 00	399 00
Thos. Hall	"	2,500 00	399 00
General Accident Fire and Life Ass. Corp., Ltd.	Perth Scotland	298,100 00	47,606 00
	Totals	$313,100 00	$ 50,000 00

THE CANADIAN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 6, 1915).

J. H. Ashdown, Pres.; R. T. Riley, Vice-Pres. and Man. Dir.; R. J. Campbell, Sir Jas. A. M. Aikins, G. R. Crowe, John Galt, G. V. Hastings.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1914).

Name.	Residence.	Amount subscribed and paid in cash.
		$
Adams, J. H	Toronto, Ont	1,000
Agnew, Amy J	Elko, B.C	200
Aikins, Sir Jas. A. M	Winnipeg, Man	13,000
Alley, W. S	Toronto, Ont	1,000
Anderson, Wm	Winnipeg, Man	200
Ashdown, Emma L	"	10,000
Ashdown, Harry	"	10,000
Ashdown, J. H	"	5,000
Ashdown, Lillian	"	10,000
Armytage, Kathleen	"	1,000
Banning, Mrs. Florence	"	10,000
Bathgate, Jas. L	"	1,600
Bawlf, N	"	3,200
Blowey, J. T	Edmonton, Alta	1,000
Brock, J. H	Winnipeg, Man	3,000
Buchanan, D. W	"	500
Barrow, M. Adela	"	1,000
Cadham, J. O	Portage la Prairie, Man	500
Cameron, A. L	Victoria, B.C	1,500
Campbell, Mrs. Mary	Winnipeg, Man	1,500
Campbell, R. J	"	6,200
Carr, Mrs. Evelyn M	Virden, Man	1,500
Carson, A	Toronto, Ont	300
Cassie, W. G. M	Winnipeg, Man	200
Clark, S. P	"	2,000
Cockburn, Mrs. Jennie	"	1,500
Cockburn, J. W	"	2,000
Cross, A. E	Calgary, Alta	500
Cross, Wm	Winnipeg, Man	2,500
Crowe, Miss Annie M	"	1,000
Crowe, G. R	"	10,000
Crowe, H	Brookline	12,500
Crowe, Jas. A	Winnipeg, Man	1,000
Cruthers, estate of S	Oakville, Ont	200
Culver, estate W. H	Winnipeg, Man	6,000
Davidson, Mrs. Sophia E	Neepawa, Man	250
Davidson, Jack A	"	250
Denison, A. L	Winnipeg, Man	4,150
Dowler, Jas. A	"	1,000
Elliott, D. K	"	3,100
Fitzgerald, H. G	Lakefield, Ont	1,000
Flower, C. A	Winnipeg, Man	5,000
Forest, Helen R	"	1,500
Foster, F. K	"	1,750
Galt, Geo. F	"	21,200
Galt, John	"	48,400
Greene, J. J	Hamilton, Ont	2,500
Galt, G. F. & J	Winnipeg, Man	8,500
Hastings, G. V	"	12,000
Hume, Mona	Edmonton, Alta	1,800
Howden, Jas. H	Neepawa, Man	200
Hutchings, R. J	Calgary, Alta	1,000

THE CANADIAN FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed and paid in cash.
		$
Huxley, Jos. E.	Winnipeg, Man.	16,750
Ireland, W. W.	Carberry, Man.	500
Johnson, Mrs. Mabel F.	St. John's, Nfld.	500
Johnston, W.	Winnipeg, Man.	2,000
Keddy, P. E., and R. W. Earle, executors will of John Keddy	Brandon, Man.	1,000
Kelly, Mrs. Jennie W.	"	500
Kinnisten, estate of W. H.	Calgary, Alta.	1,000
Lindsay, W. J.	Winnipeg, Man.	1,000
Lougheed, Jas. A.	Calgary, Alta.	1,000
Lashbrook, Mrs. Ella	London, Ont.	200
MacDonald, P. A.	Winnipeg, Man.	1,000
MacKenzie, Kenneth	"	3,700
Manwaring, H. A.	Birtle, Man.	500
Marsh, D. W.	Calgary, Alta.	2,500
Marsh, G. T.	Toronto, Ont.	2,500
Martin, Robert	Walmer, Kent, Eng.	1,000
Matheson, R. M.	Brandon, Man.	1,500
Matheson, W. A.	Winnipeg, Man.	1,500
Meredith, Henry	Brandon, Man.	3,300
Millar, T. B.	Portage la Prairie, Man.	2,500
Milroy, T. M., M.D	Winnipeg, Man.	500
Mitchell, J. B.	"	1,000
Molson, Mrs. Maria D.	Calgary, Alta.	600
Murdoff, Mrs. Margaret O.	Vancouver, B.C.	1,800
Murphy, estate of G. B.	Carberry, Man.	500
Monk, J. B.	Winnipeg, Man.	1,200
McAllister, J. E.	"	500
McDermott, P. J.	Minnedosa, Man.	500
McDiarmid, J.	Brandon, Man.	500
McDonald, Jno. J.	Winnipeg, Man.	2,000
McKechnie, Albert	Louisville, Ky.	4,000
McKenney, J. T.	St. Paul, Minn.	600
McLaren, J. B.	Winnipeg, Man.	1,100
McLenaghen, Jas.	Toronto, Ont.	2,500
McNaughton, R. D.	Montreal, P.Q.	3,100
McBride, Edward	Calgary, Alta.	200
McBride, Mrs. Lillian	Red Deer, Alta.	200
McBride, Mrs. Minnie	London, Ont.	200
McBride, J. D.	Cranbrook, B.C.	200
Nanton, A. M.	Winnipeg, Man.	2,300
Newton, Chas. H.	"	500
Orde, W. L.	"	1,000
O'Reilly, Mrs. Frances B.	Kingston, Ont.	300
Pace, F. W.	Winnipeg, Man.	5,000
Parrish, W. L.	"	1,000
Parsons, S. R.	Toronto, Ont.	5,000
Patton, F. L.	Winnipeg, Man.	500
Pearce, Mrs. Margaret A.	Calgary, Alta.	1,000
Pearce, Wm.	"	1,000
Peffers, Maggie R.	Winnipeg, Man.	1,200
Powis, Edmund	Toronto, Ont.	20,000
Phillips, Louise	London, Eng.	2,800
Redmond, Jas.	Montreal, P.Q.	6,200
Riley, C. S.	Winnipeg, Man.	25,000
Riley, J. H.	"	250
Riley, R. T.	"	25,350
Riley, W. J.	Victoria, B.C.	1,000
Robinson, Jerry	Winnipeg, Man.	1,000
Rutherford, J. G.	Calgary, Alta.	500
Riley, Jean I.	Winnipeg, Man.	5,000
Richards, Nora A.	"	1,000
Reilly, Clifford B.	Calgary, Alta.	500
Rannard, Marion B.	Winnipeg, Man.	2,500

THE CANADIAN FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed and paid in cash.
		$
Sanford, Mrs. H. S.	Hamilton, Ont.	2,500
Saunders, B. P.	Halifax, N.S.	800
Schofield, F. H.	Victoria, B.C.	6,000
Scott, Mrs. Hattie M.	Winnipeg, Man.	1,500
Somerset, Mrs. Elizabeth S.	"	3,000
Somerset, W. B.	Toronto, Ont.	850
Stewart, estate D. A.	Halifax, N.S.	2,000
Stitt, Wm.	Winnipeg, Man.	3,700
Stobart, F. W.	Bedford, Eng.	27,500
Stobart, F. W., in trust for Amy M.	"	300
Stobart, F. W., in trust for Frank E.	"	200
Stobart, F. W., in trust for Grace M.	"	400
Stobart, F. W., in trust for Phoebe B.	"	200
Stobart, F. W., in trust for William	"	100
Stoddart, K. B.	Winnipeg, Man.	2,000
Standard Trusts Co., exec. estate of R. S. Barrow	"	6,000
Standard Trusts Co., exec. estate Sir Wm. Whyte	"	2,500
Stobbart, Miss Norma	Calgary, Alta.	1,200
Stoddart, Mrs. Caroline	"	200
Tufts, H. F.	Boston, Mass.	2,500
Tufts, R. W.	"	2,500
Thompson, Wm. H., in trust	Portage la Prairie, Man.	500
Walker, Thos. D., M.D.	St. John, N.B.	1,000
Waller, Fred.	Winnipeg, Man.	1,000
Webb, Mrs. Mabel T.	Quebec, P.Q.	6,200
Wellwood, Mrs. Sarah Jane	Minnedosa, Man.	1,400
Whitla, Mrs. Eleanor K.	Winnipeg, Man.	1,100
Wilson, R. R.	"	8,700
Windatt, Clara I.	Bowmanville, Ont.	1,000
Wright, S. R.	Swan River, Man.	800
Young, A. L.	Souris, Man.	600
	Total	$ 500,000

THE CANADIAN SURETY COMPANY.

LIST OF DIRECTORS (As at February 2, 1915.)

F. W. Lafrentz, Pres.; Hon. J. J. Foy, Vice-Pres.; T. Bradshaw, R. R. Brown, Geo. Burn, R. Deming, J. B. Laidlaw, H. C. Wilcox, W. H. Hall.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1914.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Larentz, F. W.	New York, N.Y.	2,500	2,500
Foy, Hon. J. J.	Toronto, Ont.	2,500	2,500
Bradshaw, T.	"	2,500	2,500
Brown, R. R.	New York, N.Y.	2,500	2,500
Burn, Geo.	Ottawa, Ont.	2,500	2,500
Deming, Richard	New York, N.Y.	2,500	2,500
Hall, W. H.	Toronto, Ont.	2,500	2,500
Laidlaw, John B.	"	2,500	2,500
Wilcox, Henry C.	New York, N.Y.	2,500	2,500
Amusco Securities Co.	"	177,500	177,500
	Totals	$ 200,000	$ 200,000

THE DOMINION FIRE INSURANCE COMPANY.

List of Directors—(As at Feb. 24, 1915.)

R. F. Massie, Pres.; P. Pocock, Vice-Pres.; Henry Brock, N. W. Renwick, Sec.; N. Bawlf, R. S. Cassels, W. J. Magrath, E. Ostiguy, T. Walker, R. J. Hutchings, R. Kelly.

List of Shareholders—(As at Dec. 31, 1914.)

Name.	Residence.	Amount subscribed.	Amount paid in cash
		$	$
Andrews, Arthur T	Winnipeg, Man	500	250
Arnell, John	Calgary, Alta	500	250
Ashton, Edward	Lloydminster, B.C	300	150
Austen, Percy L	Halifax, N.S	500	500
Austen, J. Howe	"	500	500
Arthur, R., M.D	Sudbury, Ont	500	500
Bownass, Wm	Victoria, B.C	1,000	700
Baskerville, Chas. A	Winnipeg, Man	500	325
Bawlf, Est. Nicholas	"	5,000	3,500
Bellamy, Thos	Edmonton, Alta	1,000	700
Brotherton, Walter J	Cedar Cottage, B.C	500	250
Burnett, Arthur	Maple Creek, Sask	500	175
Bartlett, Jas. H	Souris, Man	1,000	700
Brock, Henry	Toronto	5,000	3,500
Brown, Est. Annie	Manchester, Eng	5,000	1,750
Bradley, Levi	High River, Alta	500	175
Belleau, Jas. F	Quebec, Que	500	250
Brais & Dupras	Longueil, Que	500	350
Barnard, Robt. J	Vancouver, B.C	500	250
Brimacombe, Matthew A	Vermilion, Alta	300	210
Brewster, Wm. Andrew	Banff, Alta	500	250
Black, D. E	Calgary, Alta	300	210
Bouey, John N. & Chas	Winnipeg, Man	500	350
Bell, Nat	Edmonton, Alta	500	350
Bathalon, J. B. S	St. Liboire, Que	1,000	700
Bickerton, Jas. G	Woodstock, Ont	500	500
Beatty, Est. Jas. H	Toronto	2,500	2,500
Butler, R. E	Woodstock, Ont	600	600
Costigan, C	Portage la Prairie, Man	500	350
Clark, Chas. W., M.D	Toronto	400	200
Chisholm, A. R	Edmonton, Alta	500	250
Cristall, Abraham	"	1,000	600
Colling, John W	Moosejaw, Sask	500	350
Curran, Joseph B	Brandon, Man	500	250
Courtney, T. F	Halifax, N.S	1,000	700
Crowell, Maurice O	"	1,000	700
Craig, Thos	Ridgetown, Ont	200	140
Collins, Franklin	Winnipeg, Man	5,000	3,350
Coventry Bros	Moosejaw, Sask	1,000	500
Carleton, Jas. G	St. John, N.B	100	70
Clarke, Richard H	Moose Jaw, Sask	1,000	500
Coppinger, Thos. S	Morden, Man	1,000	500
Cote, Joseph	Ottawa, Ont	300	170
Carstens, Hugo	Winnipeg, Man	500	250
Cassels, Richard S., K.C	Toronto	5,000	3,000
Curtis, John Harvey	Nanton, Alta	300	210
Cressman, Millo	Staveley, Alta	200	140
Crosby, Louis S	Banff, Alta	300	210
Cawker, Edwin Morley	Medicine Hat, Alta	500	250
Campbell, R. J	Boissevain, Man	500	250
Campeau, J. Alph. & Co	Thetford Mines, Que	200	140
Crews, J. G	North Bay, Ont	500	500
Cewlo, Robt. W	Toronto	500	500
Caswell, Est. Thos	"	500	500

THE DOMINION FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Croucher, Miss Margaret M	Saskatoon, Sask	500	500
Cowan, Thos. H	Portage la Prairie, Man	1,000	700
Comer, Mrs. Ida May	Calgary, Alta	1,000	700
Deacon, Est. Wm. H	Winnipeg, Man	500	350
Driscoll, Alfred	Edmonton, Alta	2,000	1,000
Doyle, Ernest M	Calgary, Alta	500	350
Dorrell, Henry	Moosejaw, Sask	1,000	500
Donaldson, Joseph	Brandon, Man	500	350
Douglas, H. W. B	Edmonton, Alta	2,000	700
Demers, N. A	St. Nicholas Station, Que	100	50
Desjardins, J. M	Laurentides, Que	200	140
Drulard, Chas. H	Windsor, Ont	500	500
Edwards, Robt. H	Halifax, N. S	500	350
Edgar, Norman S	Regina, Sask	1,000	350
Edgecombe, Mrs. Helen G	St. John, N.B	1,000	550
Fairbairn, Jas	Portage la Prairie, Man.	500	350
Farrell, Hon. Just. Alex. G	Moosomin, Sask	1,000	700
Fleming, Jno. H	Maple Creek, Sask	500	350
Foley, Chas. R	Winnipeg, Man	500	175
Farmer, Jas. H	Frank, Alta	300	150
Fear, Wm. Hy. & Geo. M	Banff, Alta	500	350
Foisy, J. H	Montreal, Que	200	140
Fraser, Jno. Duncan	Tuxford, Sask	1,000	700
Fleury, H. W. (in trust)	Aurora, Ont	1,000	1,000
Fleury, Lelia M	"	500	500
Field, Edw	Toronto	500	500
Fleming, H. O	Windsor, Ont	500	500
Foley, Bros. Larsen & Co	Winnipeg, Man	5,000	3,000
Goodridge, Est. Henry	Edmonton, Alta	1,000	500
Green, Patrick	Winnipeg, Man	300	210
Griffiths, Thos	"	300	210
Gunn, J. A., M.D	"	1,000	500
Gardner, Arthur C	"	500	350
Gordon, Chas	Vegreville, Alta	300	210
Gainer, J	Edmonton South, Alta	300	210
Guertin, H	Montreal, Que	200	105
Gareau, J. O	"	200	140
Garland, Nicholas	Toronto	500	500
Gordon, Est. Geo	Woodstock, Ont	500	500
Greenizen, Isaac	Petrolia, Ont	200	200
Harvey, J. Newton	Vancouver, B.C	2,500	875
Huston, Jas	Manitou, Man	500	350
Harlow, Robt. J	Victoria, B. C	500	350
Hoover & Co	Winnipeg, Man	1,000	700
Hanlon, Michael	"	1,000	500
Hutchings, Robt. John	Calgary, Alta	5,000	3,500
Higgs, Frederick	Victoria, B.C	2,000	1,000
Hatfield, Thos. A	Vancouver, B.C	5,000	3,500
Heinmiller, Edwin J	Prince Albert, Sask	500	350
Hill, W. H. A	Regina, Sask	1,500	750
Henderson, Geo. G	Fernie, B. C	500	350
Hitchcock, Arthur	Moosejaw, Sask	1,000	700
Hunter, Helen	Hartney, Man	500	350
Hasselfield, Chas. F	Deloraine, Man	500	250
Hall & Fairweather	St. John, N.B	1,000	700
Higinbotham, Jno. D	Lethbridge, Alta	500	250
Haddin, John	Winnipeg, Man	200	140
Holmes, Jas	Woodstock, Ont	1,500	1,500
Hastings, A. O., M.D	Toronto	500	500
Harper, Est. W. H	Chatham	500	500
Halliday, Mrs. May	Halifax, N.S	1,000	1,000
Johnston, Wm	Victoria, B.C	1,000	700
Jackson, Geo. N	Winnipeg, Man	2,000	1,100

THE DOMINION FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash
		$	$
Jackson, Bros.	Edmonton, Alta	1,000	500
Johnston, J. J.	Victoria, B.C.	200	90
Johnston, J. M., M.D (in trust)	Toronto	500	500
Kelly, Robert	Vancouver	5,000	3,500
Knott, Fred. J.	Winnipeg, Man.	500	260
Kent & Brown Co. Ltd	Moosejaw, Sask.	500	250
Kieffer Bros.	Montreal, Que.	200	100
Karn, C. J. W., M.D.	Berlin, Ont.	1,000	1,000
Kennedy, Jas.	St. John, N.B.	1,300	1,300
Likely, Joseph A.	"	1,300	1,300
Lush, Frank	Wainwright, Alta.	500	350
Lawlor, Thos. J.	Killarney, Man	1,000	475
Ludlow, Jas. H.	Winnipeg, Man.	300	210
Luissier & Guimont	St. Hyacinthe, Que.	1,000	700
Lovett, H. A., K.C.	Montreal, Que.	500	500
Leaver, George	Toronto	500	500
Lewis, Wm.	Mount Forest, Ont.	500	500
Lang, Lisgar L.	Winnipeg, Man.	1,000	500
Massie, Robert F.	Toronto	20,000	14,000
Morris, Mrs. Margaret D.	Edmonton, Alta	1,000	500
Magrath, Hart & Co.	"	5,000	3,500
Muir, Wm.	Brandon, Man.	3,000	2,100
Maynard, Jas.	Victoria, B.C.	2,500	1,250
Mytton, Henry F.	Winnipeg, Man.	1,000	500
Mickle, George Thos.	Ridgetown, Ont.	200	140
Morrison & Johnston	Lacombe, Alta.	1,000	600
Mathews, Edward Chas.	Victoria, B.C.	1,000	700
Macdonald, Duncan M.	Winnipeg, Man.	1,000	350
Mahony, Est. Wm. B.	Halifax, N.S.	300	180
Murphy, William Geo.	Carberry, Man.	500	300
Munro, Robert	Miami, Man	5,000	3,500
Morris, Edward A.	Vancouver, B.C.	5,000	3,500
Macdonell, D. G.	"	2,500	1,250
Mitchell, Lieut.-Col. J. B.	Winnipeg, Man.	500	350
Martin, Wm. D.	Moncton, N.B	500	350
Meredith, Henry	Brandon, Man.	200	140
McTavish, A. R.	Calgary, Alta.	500	350
McRae, Alex. C.	Winnipeg, Man.	500	350
McMillan, Allan F.	Vancouver, B.C.	100	70
McDermott, Patrick Jos.	Minnedosa, Man.	1,000	500
McNaughton, Jas.	Carmangay, Alta.	500	350
McKenzie, & Mann	Swift Current, Sask.	500	350
McBride, Edward	Calgary, Alta.	1,000	500
McCarthy, Edward	Regina, Sask.	2,500	1,250
McKillop, Dougald	Portage la Prairie, Man.	500	275
McRobbie, Jno. H.	St. John, N.B.	1,300	1,300
McElvanny, Wm. Jas.	Winnipeg, Man.	500	350
Morrison, Duncan Wright	High River, Alta.	300	105
Maguire, W.	Bonaventure, Que.	500	250
McMillan, Neil	Moosejaw, Sask.	1,000	500
Moon, Thos.	Woodstock, Ont.	1,000	1,000
Murphy, Jas.	Mt. Forest, Ont.	1,000	1,000
Miller, B. B.	Wiarton, Ont.	500	500
Mann, F. H.	Windsor, Ont.	500	500
McDougall, A.	Pictou, N.S.	500	500
Meiklejohn, J.	Harrison, Ont.	200	200
McClellan, S. E.	Medicine Hat, Alta.	500	250
More, Geo.	Vancouver, B. C.	1,000	500
Neilson, Hugh	Calgary, Alta.	1,000	700
Nankin, Samuel	Toronto	1,500	750
Naden, Thos. Holmes	Macclesfield, Eng.	500	350
Neff, Chas. E.	Chinook, Alta.	500	175
Normand, N.	Lauriervile, Que.	100	70
Osborne, Wm. J.	Winnipeg, Man.	1,000	500

THE DOMINION FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Outhit, C. W.	Halifax, N.S.	1,000	700
On Mar.	Blairmore, Alta.	300	150
Ostiguy, Emile	St. Hyacinthe, Que.	14,200	11,650
Pearson, Geo. L.	Vancouver, B.C.	1,500	1,050
Potter, A. E.	Edmonton, Alta.	1,000	350
Pocock, Philip	London, Ont.	5,500	3,850
Parker, Jas.	Langford, B. C.	500	250
Pollock, Wm.	Maple Creek, Sask.	2,000	1,400
Parker, Wm. A.	Manitou, Man.	500	250
Payne, Howard R. A.	Winnipeg, Man.	500	350
Paine, Wm. B.	"	1,000	500
Powell, Jas. A.	Edmonton, Alta.	2,000	700
Philbrick, E. E.	Danville, Que.	100	70
Pringle, Mrs. M. W.	Belleville, Ont.	300	300
Queen, Jas. Matthews	St. John, N.B.	500	250
Quick, Gordon Wright	Maple Creek, Sask.	1,000	700
Renwick, Neil	Toronto	5,000	3,500
Ross, Daniel Norman	Winnipeg, Man.	500	350
Robertson & Hackett	Vancouver, B. C.	1,000	700
Reid, Chas.	Swift Current, Sask.	1,000	700
Reid, Thos.	Regina, Sask.	500	325
Robinson, Geo. Thos. C.	Calgary, Alta.	1,000	500
Rose, Frederick E.	St. Stephen, N.B.	5,000	2,500
Riddell, John R.	Moosejaw, Sask.	500	350
Roughton, Stephen	Kingston, Ont.	500	250
Robertson, Benjamin	St. John, N.B.	200	100
Rundle, Wm. P.	Winnipeg, Man.	500	200
Rutherford, John R., M.D.	Aurora, Ont.	1,000	1,000
Rennie, William H.	Winnipeg, Man.	500	500
Ross, Jas.	Edmonton, Alta.	1,000	500
Shea, Patrick	Winnipeg, Man.	500	350
Senecal, Rev. L. A.	St. Hyacinthe, Que.	500	350
Schnarr, Wm. Jos.	Killarney, Man.	500	350
Stephens, G. F. & Co. Ltd.	Winnipeg, Man.	500	350
Sherlock, Philip Jas.	Killarney, Man.	200	140
Sutherland, Donald MacLeod	Boissevain, Man.	600	420
Slater, Ransom L.	Moosejaw, Sask.	500	275
Shannon, Wellington B.	Tara, Ont.	500	350
Snell, Herbert.	Moosejaw, Sask.	1,000	500
Smith, Geo. K.	"	500	350
Smith, Wm. Holmes	Lenore, Man.	500	350
Siebenbaum, H.	Victoria, B. C.	1,300	910
Smith, Est. Daniel	Winnipeg, Man.	5,000	2,250
Smith, Edward J. C.	Victoria, B.C.	500	350
Sibbet & Hallett	Nanton, Alta.	300	210
Spencer, John Henry	Medicine Hat, Alta.	100	70
Sutherland, James A.	Drumheller, Alta.	300	150
Stuart, T. R. & Co.	Calgary, Alta.	500	350
Solis, E. H.	St. Hyacinthe, Que.	500	350
Sutherland, Wm. H.	Ingersoll, Ont.	500	500
Storey, D.	Ottawa, Ont.	500	500
Scott, Mrs. Bessie	Halifax, N.S.	1,500	1,500
Scott, David A.	"	3,000	3,000
Struthers, Est. R. B.	Montreal, Que.	500	500
Scott, Angus M.	Edmonton, Alta.	500	500
Skitch, Alfred.	Welland, Ont.	200	200
Thomas, Robert C.	Calgary, Alta.	2,000	1,400
Thorne, Levert H.	St. John, N.B.	100	70
Thomson, Wm. A.	Regina, Sask.	500	250
Tenaille, Daniel F.	Maple Creek, Sask.	1,000	500
Turner, Hyles Egbert	Winnipeg, Man.	500	275
Taylor, Frank L.	"	500	350
Troughton, E.	Lumsden, Sask.	200	140
Trudel, Benoit	Montreal, Que.	300	210

THE DOMINION FIRE—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Taylor, E. L.	Winnipeg, Man.	2,000	700
Taylor, D. J.	"	2,000	700
Urquhart, Andrew	Lacombe, Alta.	2,000	1,400
Underwood, Thomas	Calgary, Alta.	2,500	1,250
Vrooman, Wm. A.	Winnipeg, Man.	500	250
Wilson, Alexander	Victoria, B.C.	500	350
Williamson, Bros.	Edmonton, Alta.	1,000	500
Welch, Alex. Robert	Boissevain, Man.	1,000	500
Whitla, Henry Walter	Winnipeg, Man.	1,000	550
White & Manahan	"	500	350
Wellington, John H.	Moosejaw, Sask.	1,000	700
Western Planing Mills Co.	Calgary, Alta.	1,000	500
Walton, Geoffrey H.	Victoria, B.C.	2,500	1,750
Wilkinson, Jas. Barnes	Vancouver, B.C.	500	250
Wallis, Henry A.	Killarney, Man.	1,000	530
Wallace, Chas. A.	Calgary, Alta.	1,000	600
Welliver, Robert Barclay	Red Deer, Alta.	100	50
Williams, David	Canmore, Alta.	1,000	700
Williams, R. A., M.D.	Ingersoll, Ont.	500	500
White, Est. John	Halifax, N.S.	1,000	1,000
Watterworth, Mrs. M.	Ingersoll, Ont.	500	500
Whitelaw, R.	Woodstock, Ont.	200	200
Wilkinson, W. T.	Amherstburg, Ont.	200	200
Walker, Thaddeus	Walkerville, Ont.	8,400	8,400
	Totals	$ 309,400	$ 208,065

SESSIONAL PAPER No. 8

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

LIST OF DIRECTORS—(As at Feb. 27, 1915.)

Fred. W. Evans, Pres.; Benj. Tooke, Vice-Pres.; J. M. Fortier; Wm. Hanson; H. B. Ames, M.P.; Geo. G. Foster, K.C.; F. W. Fairman.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1914.)

Name.	Residence.	No. of shares	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Ames, H. B., M.P.	Montreal	25	2,500 00	2,500 00
Evans, Fred. W.	"	25	2,500 00	2,500 00
Fairman, F. W.	"	25	2,500 00	2,500 00
Fortier, J. M.	"	25	2,500 00	2,500 00
Foster, Geo. G., K.C.	"	25	2,500 00	2,500 00
Hanson, Wm.	"	25	2,500 00	2,500 00
Tooke, Benj.	"	25	2,500 00	2,500 00
Gresham Fire & Accident Insurance Society, Limited	London, Eng.	825	82,500 00	82,500 00
Gresham Life Assurance Society, Limited	"	1,000	100,000 00	100,000 00
	Totals	2,000	$200,000 00	$ 200,000 00

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 27, 1915.)

James E. Roberts, Pres.; A. E. Gooderham; C. D. Warren; R. L. Patterson; W. G. Blackstock; Sir D. D. Mann; Robert Archer; Douglas G. Ross.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1914.)

Name.	No. of shares.	Amount subscribed.	Amount paid in cash.
		$	$
McKinnon estate	100	10,000	8,750
Warren, C. D.	40	4,000	3,500
Warren, Mrs. Georgina S.	50	5,000	4,375
Patterson, R. L.	50	5,000	4,375
Crean Estate	20	2,000	1,750
Archer, Robert	50	5,000	4,375
Thornton, Miss J. J.	20	2,000	1,750
Lowndes estate	30	3,000	2,625
Flett, Jno.	50	5,000	4,375
Ross Estate	160	16,000	14,000
Blackstock, (Mrs.) H. V.	30	3,000	2,625
Mann, Sir Donald	100	10,000	8,750
Gooderham, Geo., est. in trust	150	15,000	13,125
Gooderham, A. E.	50	5,000	4,375
Gooderham, Geo., estate	1,434	143,400	125,475
Blackstock, W. G.	20	2,000	1,750
Roberts, J. E.	70	7,000	6,145
Ross, Douglas G.	20	2,000	1,750
Totals	2,444	$ 244,400	$ 213,870

THE EQUITY FIRE INSURANCE COMPANY OF CANADA.

List of Directors (As at February 27, 1915.)

Hon. Thos. Crawford, Pres.; Chas. C. Van Norman, E. S. Knowlton, Vice-Presidents; Judge Edward Morgan, Wm. Needler, Alfred Taylor, J. W. Foster, D. Hibner, T. J. Irvine, Wm. Elliott.

List of Shareholders (As at December 31, 1914.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Ainlay, Thos.	Mount Forest, Ont	250 00	100 00
Alexander, A. W.	Guelph, Ont.	500 00	350 00
Alexander, Dr. Wm. H.	Toronto	500 00	350 00
Allen, H. P.	London, Ont.	500 00	350 00
Anderson, M. A., care of Kerr, Bull, Shaw, Montgomery & Edge	Toronto	500 00	350 00
Ardagh, H. H.	Barrie, Ont.	600 00	350 00
Arthur, Dr. J. R.	Collingwood, Ont.	500 00	400 00
Bailey, Jas.	Harriston, Ont.	250 00	175 00
Baldwin, G. S.	Aurora, Ont.	1,100 00	800 00
Ball, Geo.	Barrie, Ont.	500 00	350 00
Barrick, Dr. E. J.	Salvador, Sask.	500 00	250 00
Battell, J. E.	Moosejaw, Sask.	1,000 00	500 00
Beach, A. W.	Winchester, Ont.	50 00	5 00
Beattie, Jas.	Seaforth, Ont.	250 00	175 00
Begg, H.	Toronto	500 00	50 00
Bell, Judge A.	Chatham, Ont.	2,000 00	1,400 00
Berry, H.	Tillsonburg, Ont.	1,000 00	625 00
Biggar, W. H., K.C.	Montreal	500 00	350 00
Bishop, Wm.	Ottawa, Ont.	100 00	100 00
Blair, Geo. F.	Goderich, Ont.	100 00	50 00
Boles, estate Jas. L.	Ingersoll, Ont.	1,000 00	700 00
Bonnick, Mrs. E. L.	Toronto	500 00	350 00
British Empire Insurance Co.	Vancouver, B.C.	117,500 00	29,375 00
Brook, estate B. F.	Listowel, Ont.	600 00	500 00
Brooke, estate J. E., care of Toronto General Trusts Corporation	Toronto	1,500 00	750 00
Brown, F. C.	Vancouver, B.C.	500 00	50 00
Brown, Wm. G.	Toronto	63,450 00	52,945 00
Bruce, E. W.	"	500 00	350 00
Burgess, H. H.	Owen Sound, Ont.	750 00	525 00
Burnham, C. E.	Vancouver, B.C.	2,500 00	625 00
Burr, Mrs. E. C.	Guelph, Ont.	1,000 00	700 00
Burr, estate F. C., care of Mrs. E. C. Burr	"	2,000 00	1,400 00
Burr, M. W.	"	1,250 00	875 00
Burritt, estate A.	Mitchell, Ont.	2,500 00	1,500 00
Cable, Wm.	Toronto	500 00	50 00
Cameron, Mrs. E., or Miss Maud, care of Mrs. Kerr	Sarnia, Ont.	500 00	100 00
Cameron, J. H.	London, Ont.	750 00	375 00
Campbell, A. G.	Toronto	500 00	350 00
Carlyle, D.	"	1,100 00	550 00
Carlyle, Mrs. I.	"	150 00	75 00
Carpenter, estate E. R.	Collingwood, Ont.	500 00	250 00
Carroll, estate E., Dr. R. Langstaff, executor	Richmond Hill, Ont.	500 00	50 00
Carscadden, Mrs. Nellie E.	Galt, Ont.	1,500 00	750 00
Carscadden, T.	"	3,000 00	2,400 00
Carson, Col. J.	Montreal, Que.	2,050 00	2,050 00
Carson, estate Sam, care of W. J. Carson	Meaford, Ont.	500 00	50 00
Chisholm, Mrs. N. M.	Wellington, Ont.	500 00	300 00
Christie, Robt.	Moosejaw, Sask.	100 00	100 00
Chrysler, M. A.	Orono, Me., U.S.A.	500 00	350 00
Cockburn, Mrs. M. H.	Toronto	500 00	50 00

THE EQUITY FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Cody, Miss Annie, care of Wm. S. Cody	Hamilton, Ont.	500 00	300 00
Colbeck, F. C.	Toronto	1,500 00	1,050 00
Connell, Dr. J. C.	Kingston, Ont.	600 00	350 00
Cooke, J. C.	Kincardine, Ont.	500 00	350 00
Cormack, estate Jas., care of Guthrie & Guthrie, barristers	Guelph, Ont.	1,000 00	600 00
Courtice, estate Rev. A. C.	Toronto	1,000 00	100 00
Crawford, G. S.	"	1,000 00	700 00
Crawford, Hon. Thos.	"	5,750 00	4,025 00
Creelman, A. R., care of John Jennings	"	50 00	40 00
Cressman, A. W.	Peterborough, Ont.	500 00	350 00
Cressman, Mrs. C.	"	500 00	350 00
Dixon, I.	Medicine Hat, Alta.	500 00	50 00
Dufton & Sons	Stratford, Ont.	250 00	125 00
Dunlop, Jas.	Hamilton, Ont.	800 00	650 00
Eakins, Thos.	Toronto	250 00	175 00
Elliott, Dr. A. G.	Lucknow, Ont.	500 00	300 00
Elliott, C. H.	London, Ont.	500 00	350 00
Elliot, Wm.	Mitchell, Ont.	2,500 00	1,500 00
Erratt, Jacob	Moosejaw, Sask.	4,000 00	4,000 00
Escott, Mrs. M. M.	London, Ont.	500 00	250 00
Ferguson, D. M.	Stratford, Ont.	500 00	250 00
Ferrier, Mrs. A., care of C. R. McKeown	Orangeville, Ont.	250 00	150 00
Fielding, F. C.	Coboconk, Ont.	50 00	50 00
Filsinger, Fred. B.	Toronto	450 00	45 00
Fisher, S. J.	Campbellford, Ont.	100 00	10 00
Ford, Thos. S.	Mitchell, Ont.	500 00	300 00
Forrester, estate A.	"	2,500 00	500 00
Foster, J. W.	Vancouver, B.C.	2,500 00	625 00
Fowke, F. L.	Oshawa, Ont.	500 00	300 00
Frawley, M. J.	Barrie, Ont.	1,000 00	700 00
Frost, estate Geo., care Trust and Guarantee Co.	Toronto	500 00	250 00
Fulford, F. W.	Brockville, Ont.	100 00	40 00
Gardiner, E. E.	Blyth, Ont.	500 00	250 00
Garroch, Jas.	Listowel, Ont.	1,200 00	1,200 00
Gibson, Rev. John	Toronto	500 00	350 00
Gilles, estate John.	Teeswater, Ont.	500 00	116 67
Gourlay, Mrs. I. G.	Toronto	1,000 00	200 00
Gourlay, Richard	"	1,000 00	800 00
Gowans, estate John, care of Toronto General Trusts Corp.	"	1,000 00	700 00
Greenizen, I.	Petrolia, Ont.	350 00	225 00
Greer, T. W., mgr. Pacific Coast Fire Ins. Co.	Vancouver, B.C.	100 00	40 00
Grover, G. A., care of John V. Holden	Toronto	250 00	125 00
Groves, Dr. A.	Fergus, Ont.	500 00	350 00
Haight, W. M.	Vancouver, B.C.	22,500 00	5,625 00
Hales, Jas.	Toronto	500 00	300 00
Hall, Z. A.	Hamilton, Ont.	500 00	350 00
Hallam, estate John, care of Douglas Hallam	Toronto	500 00	350 00
Halls, P. J.	Beloit, Mich., U.S.A.	500 00	250 00
Hara, F. N.	Merriton, Ont.	250 00	175 00
Hawley, Miss D.	Dorland, Ont.	1,250 00	625 00
Haywood, A.	Toronto	500 00	400 00
Hendrie, Wm.	Hamilton, Ont.	2,500 00	1,750 00
Henwood, Dr. A. J.	Brantford, Ont.	2,850 00	1,995 00
Henwood, E. D., care of Trust and Guarantee Co., Ltd.	Toronto	350 00	35 00
Henwood, estate Geo. D.	Victoria, B.C.	300 00	150 00
Hibner, D.	Berlin, Ont.	10,500 00	8,400 00
Hill, J. A.	Toronto	2,000 00	1,400 00
Hipkins, J. C.	Brooklyn, N.Y.	2,500 00	250 00
Hiscox, estate Wm., care of Hubert L. Ebbels, barrister	Port Perry, Ont.	250 00	175 00
Hortin, estate Wm., care of Mrs. E. J. Saul	Windsor, Ont.	1,000 00	100 00

THE EQUITY FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Houston, John	Port Rowan, Ont	100 00	10 00
Howell, F. J.	Hamilton, Ont	250 00	175 00
Hutton, J. O.	Kingston, Ont.	100 00	100 00
Irwin, J. W.	London, Ont	500 00	50 00
Jarvis, C. G.	"	250 00	175 00
Jenkins, Mrs. F. E.	Madoc, Ont	500 00	150 00
Jennings, G. T., care of Jennings & Ross	Toronto	50 00	25 00
Jennings, R. C.	"	100 00	80 00
Jewell, estate John	Brantford, Ont	250 00	175 00
Joynt, W.	Ottawa, Ont	100 00	50 00
Keefer, J. G.	Norwood, Ont	1,000 00	700 00
Kerr, Jas.	Alexandria, Ont	50 00	50 00
Kerr, Jas.	Sarnia, Ont	950 00	725 00
King, W. C.	Bowmanville, Ont	1,550 00	1,240 00
Knox, estate John	Norwood, Ont	1,000 00	300 00
Knowlton, E. S.	Vancouver, B.C	2,500 00	625 00
Lash, Mrs. J. A.	Galt, Ont	2,500 00	250 00
Leonard, H. F.	Brantford, Ont	750 00	450 00
Lewis, Wm.	Mount Forest, Ont	250 00	125 00
Livingstone, D. W.	Toronto	100 00	79 50
Lucas, J. A	Haliburton, Ont	100 00	41 00
Luke, Sidney	Tillsonburg, Ont	500 00	350 00
McArthur, Alex.	Seaforth, Ont	1,650 00	165 00
McCamus, D. N.	London, Ont	500 00	350 00
McCamus, estate Rev. J. A., Mrs. J. A. McCamus, executrix	Toronto	500 00	250 00
McCrimmon, Dr. John	Kincardine, Ont	250 00	175 00
McDiarmid, H. F.	Ingersoll, Ont	1,000 00	800 00
McEvers, Miss L. A.	Cobourg, Ont	1,000 00	100 00
McIntosh, Jas. J.	Guelph, Ont.	250 00	175 00
McKay, estate A. B.	Woodstock, Ont	500 00	250 00
McKeown, Mrs. C. I., care of C. R. McKeown	Orangeville, Ont	250 00	125 00
McLean, J. A.	Moosejaw, Sask	1,000 00	1,000 00
McLean, P. D	Woodbridge, Ont	1,000 00	600 00
McMurchie, Jas.	Blyth, Ont	500 00	250 00
McMurtry, J. C.	Moosejaw, Sask	500 00	125 00
Macdonald, Mrs. A., care of Wm. McDonald	Guelph, Ont	250 00	175 00
MacLaren, A. F.	Toronto	1,000 00	100 00
Macpherson, Jas. A., care of Bissett & Peine	"	250 00	175 00
Manning, estate Alex.	"	2,500 00	1,750 00
Manning, W. H.	Coldwater, Ont	500 00	250 00
Mark, Elisha	Fenelon Falls, Ont.	100 00	80 00
Marr, estate John	London, Ont	500 00	350 00
Marshall, Noel	Toronto	500 00	375 00
Martin, Dr. G. S.	Sudbury, Ont	500 00	300 00
Matthews, Asa	Toronto	500 00	300 00
Meikle, Thos. D., M.D.	Mount Forest, Ont	500 00	350 00
Meiklejohn, John	Harriston, Ont	250 00	175 00
Meyers, A. J.	Westmount, Montreal, Que.	200 00	120 00
Miller, L. L.	Aylmer, Ont	50 00	15 00
Mills, J. S.	Toronto	1,100 00	700 00
Mills, Mrs. Jas.	Calgary, Alta	500 00	50 00
Mills, Thos. A.	Wingham, Ont	250 00	200 00
Morden, estate Jas. B., Wilson S. Morden, treas., care of Clute & Morden, barristers	Orangeville, Ont	200 00	20 00
Morgan, Ed., Judge	Toronto	2,500 00	1,500 00
Morgan, Jos.	Walkerton, Ont	500 00	250 00
Morissette, J. B.	Quebec, Que	1,000 00	500 00
Morton, N. W.	Prince Albert, Sask	500 00	250 00
Moore, estate A. J., A. M. Robertson, executor	Goderich, Ont	250 00	175 00
Moyer, Dr. S.	Preston, Ont	100 00	50 00
Munn, Angus	Ripley, Ont	500 00	350 00
Murdoch, John G.	Lucknow, Ont	500 00	350 00
Murray, J. L., care of Bull, Shaw, Montgomery & Edge	Toronto	500 00	250 00

THE EQUITY FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Murray, R. W.	Toronto	500 00	400 00
Murray, Thos.	Owen Sound, Ont.	500 00	350 00
Nairn, Chas. A.	Goderich, Ont.	1,000 00	700 00
Needler, Wm.	Lindsay, Ont.	5,100 00	4,100 00
Nichol, Dr. Wm.	Brantford, Ont.	500 00	250 00
Noacker, Mrs. A. S.	Salisbury, N. Car., U.S.A.	1,000 00	500 00
Noll, Jos. J.	Toronto	350 00	175 00
Norris, J. C.	North Bay, Ont	500 00	350 00
Noxon, Stephen	Ingersoll, Ont.	1,000 00	100 00
Ormerod, G. W., in trust	Toronto	500 00	250 00
Packham, Jas. H.	Owen Sound, Ont.	500 00	350 00
Perry, estate S. D.	Toronto	50 00	5 00
Pickard, Mrs. E. C.	Seaforth, Ont.	250 00	25 00
Piggott, John	Chatham, Ont.	500 00	350 00
Pinch, J. S.	Winnipeg, Man.	500 00	250 00
Platt, G. D.	Picton, Ont.	500 00	350 00
Porter, Geo.	Goderich, Ont.	500 00	350 00
Powell, A. B.	Toronto	200 00	20 00
Queen, Jas. M.	St. John, N.B.	6,500 00	3,875 00
Rae, Geo. M.	Toronto	2,250 00	1,575 00
Rance, Miss A. M., care of H. T. Rance	Clinton, Ont.	1,000 00	700 00
Rance, H. T.	"	1,350 00	975 00
Reynolds, estate Peter, H. O. Reynolds, executor.	Norwood, Ont.	500 00	350 00
Richard, H.	Ottawa, Ont.	100 00	10 00
Richards, John	Toronto	5,000 00	2,600 00
Richardson, Mrs. E. L.	Windsor, Ont.	500 00	300 00
Riley, C. W.	Ingersoll, Ont.	1,000 00	700 00
Robertson, A. H.	Maxville, Ont.	50 00	50 00
Robertson, R. J.	Ingersoll, Ont.	500 00	350 00
Robertson, Wm. J.	St. Catharines, Ont.	500 00	250 00
Rogers, Thos. G.	Toronto	50 00	25 00
Ross, Chas. G.	Newmarket, Ont.	500 00	350 00
Russell, Mrs. M. E.	Toronto	50 00	25 00
Rutherford, estate Dr. J. R., care of Trusts and Guarantee Co.	"	500 00	250 00
Schaefer, H. M.	Stratford, Ont.	250 00	125 00
Seaborn, W. E.	Moosejaw, Sask.	100 00	100 00
Seagram, A. W.	"	1,750 00	375 00
Shaw, C. S.	Ottawa, Ont.	100 00	50 00
Sherin, W.	Lakefield, Ont.	50 00	50 00
Shortt, Prof. Adam	Ottawa, Ont.	250 00	75 00
Simpson, Wm. G., care of Simpson & Waddington	Toronto	250 00	175 00
Slater, R. L.	Moosejaw, Sask.	1,000 00	1,000 00
Sloan, John	Galt, Ont.	1,000 00	700 00
Smith, Dr. A. D.	Mitchell, Ont.	2,000 00	1,200 00
Smith, Mrs. E. B., care of Alex. Cowan, barrister	Barrie, Ont.	500 00	350 00
Smith, John	Tillsonburg, Ont.	1,000 00	600 00
Smith, John A.	Toronto	100 00	50 00
Smith, Wm.	Broekville, Ont.	500 00	250 00
Smith, W. F.	Toronto	800 00	400 00
Spratt, W. A.	Hamilton, Ont.	500 00	350 00
Stalker, Dr. M.	Walkerton, Ont.	500 00	225 00
Steele, Jas.	Yankleek Hill, Ont.	50 00	25 00
Stevenson, H. M.	Toronto, Ont.	8,000 00	4,000 00
Stewart, Robert	Guelph, Ont.	500 00	350 00
Stiver, R. A.	Unionville, Ont.	250 00	125 00
Stocking, C. P.	Waubaushene, Ont.	500 00	400 00
Strang, H. I.	Goderich, Ont.	250 00	175 00
Strang, Miss R. I.	Arnprior, Ont.	250 00	175 00
Strath, R. S., care of J. B. Gillespie, executor.	Abernethy, Sask.	100 00	10 00
Tatham, S.	Listowel, Ont.	500 00	350 00
Taylor, Alfred	Galt, Ont.	2,500 00	1,750 00
Teasdall, Dr. W. J.	London, Ont.	500 00	100 00
Thompson, J. F. A.	Vancouver, B.C.	2,500 00	625 00

THE EQUITY FIRE—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Tudhope, W. R. & A. M., Alletter	Toronto	1,350 00	675 00
Tudhope, W. R.	"	1,000 00	500 00
Turnbull, Dr. A. R	Moosejaw, Sask.	1,000 00	1,000 00
Turner, Mrs. E. E.	Toronto	500 00	350 00
Vandervoort, Mrs. I. M.	Sidney Crossing, Ont.	500 00	350 00
Vandusen, W.	Toronto	2,500 00	1,250 00
Vankleek, Mrs. M. M	Vancouver, B.C.	1,000 00	500 00
Salisbury, Mrs. C. A.	Tisdale, Sask.		
Caverly, Annetta	Wallbridge, Ont.		
Van Norman, Chas. C.	Toronto	3,000 00	2,100 00
Van Norman, H. R.	"	4,500 00	450 00
Walker, J. A., K.C.	Chatham, Ont.	1,500 00	1,050 00
Warren, F.	Toronto	500 00	350 00
Waterhouse, Jas.	Ingersoll, Ont.	1,000 00	700 00
Wells, Dr. S. M.	Barrie, Ont.	500 00	350 00
Wesley, Sam.	"	1,000 00	700 00
White, Jas.	Woodstock, Ont.	500 00	350 00
White, estate J. W., care of Mrs. M. J. White, executrix	Chatham, Ont.	500 00	350 00
Wightman, Robt.	Owen Sound, Ont.	500 00	350 00
Wilkins, F. W.	Norwood, Ont.	1,000 00	200 00
Wilkinson, A. W.	Barrie, Ont.	500 00	50 00
Williams, Rev. Daniel	Napanee, Route, 1, Ont.	5,000 00	2,500 00
Williams, Miss M. P.	Norwood, Ont.	500 00	350 00
Williams, Miss O. L., care of Dr. E. C. Rushmore	New York City, N.Y.	1,000 00	100 00
Willoughby, W. B.	Moosejaw, Sask.	2,500 00	1,750 00
Wilson, Mrs. C. E.	Port Huron, Mich., U.S.A.	100 00	10 00
Wilson, Jas. & Sons	Fergus, Ont.	250 00	200 00
Woods, Walter	Hamilton, Ont.	600 00	450 00
Yates, H. R.	Brantford, Ont.	500 00	150 00
Young, Rev. John	Pittsburg, W.E., U.S.A.	250 00	175 00
Yule, Alex.	Harriston, Ont.	500 00	350 00
Yule, estate John, care of Guthrie & Guthrie Mrs. M. Yule, executrix	Guelph, Ont.	1,000 00	700 00
Ziegler, Dr. O. H.	Toronto	250 00	175 00
Totals		$441,700 00	$ 224,502 17

FACTORIES INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 27, 1915.)

C. R. Clapp, Pres.; B. L. Anderson, Vice-Pres.; F. Murphy, K.C., A. Fleming, Ernest Roy, W. D. Boyce, R. J. Mahony.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1914).

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Clapp, C. R.	Toronto	10	1,600	1,000
Fleming, A.	"	10	1,600	1,000
Anderson, B. L.	"	10	1,600	1,000
Boyce, W. D.	St. Thomas	10	1,600	1,000
Clapp & Anderson, Limited	Toronto	960	153,600	96,000
	Totals	1,000	$160,000	$ $100,000

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at March 1, 1915).

Peleg Howland, Pres.; *D. R. Wilkie, Vice-Pres.; F. Norie-Miller, J. P. Robert Hobson, F. Gordon Osler, W. G. Jaffray, C. Norie-Miller.

LIST OF SHAREHOLDERS (As at Dec. 31, 1914).

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
W. G. Jaffray	Toronto	2,000 00	500 00
D. R. Wilkie (estate of)	"	2,000 00	500 00
Hon. Robt. Jaffray (estate of)	"	2,000 00	500 00
Robt. Hobson	Hamilton	2,000 00	500 00
F. Norie-Miller, J.P.	Perth, Scotland	2,000 00	500 00
C. Norie-Miller	New York	2,000 00	500 00
F. G. Osler	Toronto	2,000 00	500 00
J. Mayhew Allen	Perth, Scotland	2,000 00	500 00
Peleg Howland	Toronto	2,000 00	500 00
R. Y. Sketch	London, England	2,000 00	500 00
John J. Durance	Toronto	2,000 00	500 00
Thos. H. Hall	"	2,000 00	500 00
General Accident, Fire & Life Assurance Corporation Limited	Perth, Scotland	176,000 00	44,000 00
	Totals	$200,000 00	$50,000 00

*Since deceased.

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Jan. 26, 1915).

Robert Ness, Pres.; L. A. Lavallee, Vice-Pres.; A. P. Frigon, L. P. Berard, A. Champagne, A. E. Bregent, J. d'Halewyn.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1914).

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Prévost, Jos	Sault au Recollet, Que	100 00	50 00
Monette, Dr. W.	Montreal, Que	4,400 00	1,980 00
Seneeal, T. P.	Sault au Recollet, Que	600 00	300 00
Rochon, N.	Montreal, Que	6,500 00	2,600 00
Vallieres, A. I. & Cie	"	100 00	50 00
Genereux, Dr. D.	"	5,000 00	2,500 00
Agla, A.	Harrow, Ont	100 00	50 00
Duchene, Dr. J. D.	Quebec, P.Q.	500 00	250 00
d'Halewyn, Baron, J.	Montreal, Que	8,000 00	4,000 00
Desjardins, Hon. A.	"	100 00	40 00
Gohier, A. & Cie	"	1,000 00	400 00
Lachapelle, Dr. E. P.	"	100 00	50 00
Brousseau, F. J.	Sault au Recollet, Que	5,100 00	2,225 00
Masson, Dr. R. A.	Montreal, Que	2,300 00	1,150 00
Colin, Dr. A.	Grand'Mere, Que	100 00	50 00
Paradis, J. G.	Lac aux Saumons, Que	200 00	100 00
Desaulniers, E.	Montreal, Que	500 00	250 00
Michaud, F.	"	200 00	100 00
Belanger, A. O.	Papineauville, Que	1,500 00	625 00
Aitken, W. R.	Montreal, Que	500 00	250 00
Archambault, Dr. U.	Hull, Que	2,000 00	1,000 00
Chauret, A.	Ste. Genevieve, Que	500 00	250 00
Delorme, E.	Sault au Recollet, Que	800 00	400 00
Gagnon, J. L. S.	Ahuntsic, Que	700 00	350 00
Laporte, H.	Montreal, Que	400 00	200 00
Champagne, A.	"	10,000 00	5,000 00
Telmosse, Dr. A. I.	Ottawa, Ont	2,000 00	950 00
Larivière, Hon. A. A. C.	Montreal, Que	100 00	50 00
Malo, J. A.	"	500 00	250 00
Marchand, C. A.	"	1,000 00	500 00
Kannon, Dr. M.	"	1,000 00	500 00
Chatelain, S.	St. Andre Avelin, Que	100 00	50 00
Cornu, Dr. F.	Ottawa, Ont	1,000 00	500 00
Alarie, Dr. G.	Joliette, Que	200 00	100 00
Sawyer, E.	Montreal, Que	1,000 00	500 00
Choiniere, A.	Waterloo, Que	100 00	40 00
Cleveland, Dr. H. R.	Danville, Que	100 00	50 00
Daignault, F. H.	Actonvale, Que	100 00	50 00
Telmosse, Dr. J. B. R.	Sorel, Que	100 00	40 00
Barette, J. A.	St. Barthelemi, Que	100 00	50 00
Sylvestre, Dr. L. P.	"	100 00	50 00
Laurin, Dr. A. M.	Buckingham, Que	1,000 00	500 00
Chevrier, Dr. R.	Ottawa, Ont	500 00	250 00
Chatelain, P.	Buckingham, Que	500 00	250 00
Tracey, Dr. A. W.	Sherbrooke, Que	200 00	100 00
Janelle, Dr. J. A.	"	200 00	100 00
Duhamel, E.	Granby, Que	100 00	50 00
Martin, S.	"	100 00	50 00
Lavallee, L. A.	Montreal, Que	5,600 00	2,800 00
Berard, L. P.	"	11,400 00	5,700 00
Mackay, A. P.	Papineauville, Que	1,000 00	500 00
Toupin, J.	St. Antoine Abbe, Que	1,000 00	400 00
Gauthier, J. A.	Hull, Que	500 00	250 00

THE GENERAL ANIMALS INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Mailhot, J. A.	Montreal, Que.	500 00	200 00
Watson, Dr. Jno.	Howick, Que.	500 00	250 00
Dupuis, H.	Hull, Que.	1,000 00	500 00
Frigon, A. P.	Montreal, Que.	9,600 00	4,800 00
Leduc, R. A.	"	5,100 00	2,350 00
Pilon, H.	Vaudreuil, Que.	200 00	100 00
Houle, J. B.	Marieville, Que.	500 00	250 00
Jodoin, M.	Montreal, Que.	2,000 00	1,000 00
Fauteux, F.	"	1,000 00	500 00
Lanctot, R.	St. Constant, Que.	2,000 00	1,000 00
Gonthier, G.	Montreal, Que.	100 00	50 00
Archambault, J.	Roxton Pond, Que.	100 00	50 00
Ness, R.	Howick, Que.	5,000 00	2,500 00
Bregent, A. E.	Montreal, Que.	7,100 00	2,840 00
Monty, A.	Roxton Pond, Que.	300 00	150 00
St. Pierre, I.	"	200 00	100 00
Lambert, J. B.	Fort George, B.C.	200 00	80 00
Lamarre, W. & Cie.	Montreal, Que.	500 00	200 00
Phaneuf, A.	St. Antoine, Que.	100 00	50 00
Melançon, H.	Ottawa, Ont.	500 00	250 00
	Totals	$117,400 00	$ 56,070 00

THE GLOBE INDEMNITY COMPANY OF CANADA.

(Formerly The Canadian Railway Accident Insurance Co.)

LIST OF DIRECTORS—(As at March 1, 1915.)

J. Gardner Thompson, Pres.; Lewis Laing, Vice.-Pres.; Sir Frederick Williams-Taylor; Sir Alexander Lacoste; A. G. Dent; W. Molson Macpherson, M. Chevalier, T. J. Drummond.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1914.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Liverpool & London & Globe Insurance Co., Ltd.	Liverpool, Eng.	245,500 00	98,200 00
Sir Frederick Williams—Taylor	Montreal, Que.	500 00	200 00
Sir Alexander Lacoste	Montreal, Que.	500 00	200 00
A. G. Dent	Liverpool, Eng.	500 00	200 00
J. Gardner Thompson	Montreal, Que.	1,000 00	400 00
Lewis Laing	Montreal, Que.	500 00	200 00
T. J. Drummond	Montreal, Que.	500 00	200 00
W. Molson Macpherson	Montreal, Que.	500 00	200 00
M. Chevalier	Montreal, Que.	500 00	200 00
	Totals	$250,000 00	$100,000 00

THE GUARANTEE COMPANY OF NORTH AMERICA.

List of Directors—(As at Feb. 25, 1915).

Hartland S. McDougall, Pres.; Henry C. Rawlings, Vice.-Pres.; & Man. Dir.; H. V. Meredith, Jas. B. Forgan, Geo. Hague, Hon. E. C. Smith, H. W. Cannon, Philip Stockton, E. F. Hebden Jno. Macdonald.

List of Shareholders—(As at Dec. 31, 1914.)

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Bailey, Mrs. Ernestine V.	Fredericton, N. B.	4	200	200
Billingsley, Mrs. Anne	Westmount	10	500	500
Carter, Mrs. Edith L.	Montreal	20	1,000	1,000
Cumming, Mrs. E. M.	Vancouver, B. C.	509	25,450	8,930
Dixon, B. Homer, estate of	Toronto	100	5,000	5,000
Gale, Alfred. J. V.	Hull, Que.	5	250	250
Gale, G. Gordon	"	4	200	200
Gale, Dr. Ernest G.	Quebec, Que.	4	200	200
Gale, Dr. Whithall P.	"	4	200	200
Gilroy, Mrs. B.	Winnipeg	75	3,750	750
Girdwood, Miss Fannie S. M. M.	Montreal	34	1,700	340
Gibb, Jas. D., estate of	"	30	1,500	1,500
Glassco, Mrs. B. M	"	510	25,500	8,980
Gunn, Geo. C.	London, Ont.	10	500	100
Gunn, Mrs. Theresa M.	"	10	500	100
Gundry, Mrs. M. A., estate of	Toronto	75	3,750	750
Hague, George	Montreal	20	1,000	1,000
Hamilton, John	Quebec	50	1,000	2,500
Hebden, E. F.	Montreal	20	2,500	200
Lindsay, Miss Amy C.	"	20	1,000	1,000
Lindsay, Cecil V.	"	20	1,000	1,000
Lindsay, Douglas V.	Georgeville, Que.	20	1,000	1,000
Morrice, D., estate of	Montreal	60	3,000	600
Macdonald, John	Toronto	20	1,000	200
MacDougall, H. S.	Montreal	350	17,500	3,500
Meredith, H. V.	"	25	1,250	1,250
McCulloch, Wm., estate of	Toronto	6	300	60
McCulloch, Robertson	Montreal	6	300	60
McCulloch, Henry	"	6	300	60
McCulloch, Robertson, and Royal Trust Co., trust 1.	"	6	300	60
McCulloch, Robertson, and Royal Trust Co., trust 2.	"	6	300	60
MacTier, Mrs. Ethel	"	14	700	700
Nelles, R. Campbell, and Royal Trust Co., executors	"	210	10,500	10,500
Piddington, Mrs. Susan	Quebec	3	150	150
Piddington, Florence	"	3	150	150
Piddington, Ethel E.	"	3	150	150
Piddington, Arthur G.	Montreal	6	300	300
Piddington, Samuel	Ottawa	21	1,050	1,050
Piddington, Alfred	Montreal	23	1,150	1,150
Piddington, Mrs. Annie, institute	Quebec	21	1,050	1,050
Ross, James G., estate of	"	120	6,000	1,200
Riddell, Alex. F.	Montreal	10	500	100
Ramsay, William	Toronto	60	3,000	3,000
Rawlings, Edward, estate of	Montreal	50	2,500	1,500
Rawlings, H. E. A.	"	580	29,000	14,640
Rawlings, Mrs. L.	"	4,043	202,150	69,870
Rawlings, Miss A. L.	"	511	25,550	9,030
Rawlings, George W.	"	510	25,500	8,980
Rawlings, W. T.	"	610	30,500	13,940

THE GUARANTEE COMPANY OF NORTH AMERICA—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Rawlings, Mrs. L., Institute, Scott, Richard B., Curator	Montreal	1,009	50,450	17,370
Renfrew, Mrs. G. Constance	Quebec	3	150	150
Smith, Larratt W., estate of	Toronto	100	5,000	5,000
Stayner, Mrs. H. R.	"	53	2,650	2,650
Stayner, T. Sutherland, estate of	"	90	4,500	2,900
Stayner, Winslow S.	Colchester, England	137	6,850	5,250
Strickland, Mrs. C. C., estate of	Lakefield, Ont.	30	1,500	300
Torrance, Jas. F.	Montreal	365	18,250	4,130
Torrance, John	"	366	18,300	4,180
Thomson, Geo. H.	Quebec	60	3,000	3,000
Walker, James R.	Montreal	6	300	60
Wells, Mrs. Vivian M.	"	3	150	150
Withall, Wm., J. estate of	Montreal	63	3,150	3,150
Wainwright, Wm. estate of	"	50	2,500	500
White, Mrs. Amelia	"	10	500	500
Armes, G. R. W.	New York	540	27,000	7,000
Atkins, Edw. F.	Boston, Mass.	100	5,000	5,000
Burroughs, H. N., estate of	Philadelphia, Pa.	50	2,500	2,500
Bullions, Mrs. L. C.	Troy, N.Y.	5	250	250
Barr, John W., jr.	Louisville, Ky.	10	500	500
Caldwell, Miss Mary	Troy, N. Y.	5	250	250
Comegys. B. B., estate of	Philadelphia, Pa.	20	1,000	1,000
Carmon, Jas. G.	New York, N.Y.	20	1,000	200
Cannon, H. W.	New York, N.Y.	230	11,500	7,500
Chafee, Z.	Providence, R.I.	7	350	350
Chafee, Z., jr.	" "	7	350	350
Chase, Mrs. Mamie F.	Nashville, Tenn.	10	500	500
Collins, Mrs. Burd Thaw	Pittsburg, Pa.	5	250	250
Dunham, Mrs. Alice	Boston, Mass.	6	300	300
Dohrman, Mrs. E., estate of	Alleghany City, Pa.	20	1,000	1,000
Dickson, Mrs. S. H.	" "	6	300	300
Day, Mrs. Lillie M.	Pittsburg, Pa.	8	400	400
Emens, Mrs. Jessie F., estate of	Syracuse, N.Y.	30	1,500	1,500
Furnival, Mrs. Amy	Portland, Me.	20	1,000	1,000
Forgan, Jas. B.	Chicago, Ill.	20	1,000	1,000
Gibbs, Mrs. Sarah B.	New York	40	2,000	2,000
Garrison, Mrs. Sallie E.	Pittsburg, Pa.	14	700	700
Gorman, Mrs. Fanny A.	"	10	500	500
Hamilton, W. A.	Boston, Mass.	24	1,200	800
Hartshorne, Charles, estate of	Philadelphia	50	2,500	2,500
Hepburn. A. B.	New York, N. Y.	20	1,000	1,000
Jesup, Maria de Witt	"	200	10,000	2,000
Illinois Trust & Saving Bank, trustee under the will of the Hon. J. Russell Jones	Chicago, Ill.	20	1,000	1,000
Keech, Mrs. Isabel H.	St. Louis, Mo.	15	750	750
Lee, Mrs. Caroline Worral	Philadelphia	60	3,000	3,000
Lloyd, D., McK.	Pittsburg, Pa.	10	500	500
Loutrel, Cyrus F., estate of	South Orange, N.J.	50	2,500	2,500
Merrill, Mrs. Kate	Pittsburg, Pa	10	500	500
Messler, Mrs. M. R.	"	14	700	700
Messler, Mrs. Agnes C.	"	28	1,400	1,400
McCook, Willis F.	"	5	250	250
McCoy, Mrs. Mary E.	Alleghany City, Pa.	20	1,000	1,000
McClintock, Mrs. Mary G.	Pittsburg, Pa.	13	650	650
Pennsylvania Co., for insurance on lives and granting annuities, etc.—Trustees under will of Jos. W. Drexel, deceased	Philadelphia, Pa.	200	10,000	10,000
Pell, Alfred, estate of	"	40	2,000	2,000
Quarier, Cushman	Louisville, Ky.	10	500	500
Ricketson, Mrs. Clementine G.	Pittsburg, Pa.	13	650	650
Rolph, W. T estate,	Philadelphia, Pa.	10	500	500
Smith, Hon. J. Gregory, estate of	St. Albans, Vt.	80	4,000	4,000
Smith, Hon. E. C.	"	20	1,000	1,000
Schoonmaker, James M.	Pittsburg, Pa.	20	1,000	1,000

THE GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$	$
Stockton, Philip	Boston, Mass	20	1,000	1,000
Thaw, Wm	Pittsburg, Pa	5	250	250
Thompson, Mary Thaw, testamentary trustee	Pittsburg, Pa	20	1,000	1,000
Walton, Samuel B	"	20	1,000	1,000
Weld, C. Minot	Boston	10	500	500
	Totals	13,372	$ 668,600	$ 304,600

THE GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

LIST OF DIRECTORS—(As at Feb. 23 1915).

K. W. Blackwell, Pres.; D. F. Angus, Vice-Pres.; H. M. Lambert, A. J. Relton, A. G. Sweet, Hon. A. W. Atwater, K.C., Hon. E. Hubbard, F. W. Molson, F. L. Wanklyn.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1914).

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Angus, D. Forbes	Montreal	2,500 00	625 00
Atwater, Honourable A. W	Montreal	2,500 00	625 00
Blackwell, K. W	Montreal	2,500 00	625 00
Hubbard, Honourable Evelyn	London, England	2,500 00	625 00
Lambert, H. M	Montreal	2,500 00	625 00
Molson, F. W	Montreal	2,500 00	625,00
Relton, A. J	London, England	2,500 00	625,00
Sweet, A. G	London, England	2,500 00	625,00
Wanklyn, F. L	Montreal	2,500 00	625,00
Guardian Assurance Company Ltd	London, England	977,500 00	244,375 00
	Totals	$1,000,000 00	$ 250,000 00

HUDSON BAY INSURANCE COMPANY.

List of Directors—(As at Feb. 24, 1915).

J. R. Berry, Pres.; Geo. E. Trorey, Vice-Pres.; Chas. E. Berg, Manager.; S. F. Quick, Secy.; W. E. Knowles, M.P., A. G. Creelman, F. R. Begg, J. A. Sheppard, E. J. McFeely.

List of Shareholders—(As at Dec. 31, 1914).

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Berg, Chas. E	Vancouver, B.C.	210,300 00	42,060 00
Miller, Thos.	Moosejaw, Sask.	500 00	100 00
Berg, Louis S.	Lakota, N. Dakota.	2,000 00	400 00
MacLeod, Malcom J.	Moosejaw, Sask.	5,000 00	1,000 00
Quayle, Eliza H.	Vancouver, B.C.	6,000 00	1,200 00
Keay, William	Moosejaw, Sask.	1,500 00	300 00
Farrell, A. G.	Moosomin, Sask.	2,500 00	500 00
Loucks, Maud	Calgary, Alta.	300 00	60 00
Loree, J. F.	Winnipeg, Man.	10,000 00	2,000 00
Berg, R. Q.	Vancouver, B.C.	6,000 00	1,200 00
Kern, John H.	Moosejaw, Sask.	1,600 00	320 00
Caldwell, J. Edward	Moosejaw, Sask.	500 00	100 00
Rice, James E.	Vancouver, B.C.	500 00	100 00
Sheppard, John A.	Moosejaw, Sask.	20,000 00	4,000 00
Knowles, Wm. E.	"	10,000 00	2,000 00
Duff, James	Drinkwater, Sask.	500 00	100 00
Duff, Wm. Henry	"	1,000 00	200 00
Prout, William	"	500 00	100 00
Fulmore, L. F.	Macoun, Sask.	100 00	20 00
Jones, Alfred E.	Milestone, Sask.	500 00	100 00
Fox, Jas. R.	Vancouver, B.C.	2,000 00	400 00
Ashford, Thos.	Weyburn, Sask.	1,000 00	200 00
Kellock, Rev. David	Kinnear Mills, Que.	1,000 00	200 00
Willett, John D.	Drinkwater, Sask.	1,000 00	200 00
How Land Co., Ltd., T. J.	Rouleau, Sask.	500 00	100 00
Brubaker, John H.	Moosejaw, Sask.	3,500 00	700 00
Ledingham, Robt.	"	2,500 00	500 00
McMillan, Neil	"	2,000 00	400 00
Lockwood, Wm. W.	"	500 00	100 00
Bastedo, John G.	"	1,000 00	200 00
Rouatt, John	"	1,000 00	200 00
Spence, Geo. W.	"	1,000 00	200 00
Allcock, Robt. E.	"	1,000 00	200 00
Weber, Henry Wm.	Lethbridge, Alta.	500 00	100 00
Becher, estate Charles, D. T.	MacLeod, Alta.	500 00	100 00
Matthews, Robt. G.	MacLeod, Alta.	500 00	100 00
Cochlin, Luke H.	Granum, Alta.	500 00	100 00
Anderson, H. E.	Moosejaw, Sask.	20,000 00	4,000 00
Roberston, John B.	Stavely, Alta.	500 00	100 00
LaMere, Wm.	"	500 00	100 00
Allan, Robt. B.	"	500 00	100 00
Wilson, Chas.	Nanaimo, B.C.	500 00	100 00
James, Thos. J.	Rouleau, Sask.	500 00	100 00
Cunningham, Wm. T.	Moosejaw, Sask.	500 00	100 00
Severson, G. R.	Stavely, Alta.	500 00	100 00
Barrie, Thos. C.	Moosejaw, Sask.	500 00	100 00
Dillabough, H. S.	"	4,000 00	800 00
Campbell, Jas.	"	2,000 00	400 00
Stirling, Wm. C.	Hanna, Alta.	1,000 00	200 00
Thompson, Wm. K.	Calgary, Alta.	2,000 00	400 00
Amundsen, O. J.	Claresholm, Alta.	500 00	100 00
Chapin, O. S.	Calgary, Alta.	2,500 00	500 00
Brown, A. G.	Vancouver, B.C.	2,000 00	400 00

THE HUDSON BAY INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Robertson, John, care R. J. Dickinson	Moosejaw, Sask	500 00	100 00
Murphy, M. A.	Utica, Minn	1,000 00	200 00
Stanley, R. W	Moosejaw, Sask	500 00	100 00
Legge, Arthur H	Winnipeg, Man	500 00	100 00
Dalgarno, Andrew	Toronto, Ont	9,000 00	1,800 00
Campbell, Isabella	Moosejaw, Sask	500 00	100 00
Logan, Wm	"	2,000 00	400 00
Murphy, John H	Milestone, Sask	1,500 00	300 00
McCallum, Alex. R	Vancouver, B. C	1,000 00	200 00
Rose, Herbert M	"	6,000 00	1,200 00
Hill, George	Calgary, Alta	500 00	100 00
Heaps, Ed. H	Vancouver, B.C	1,000 00	200 00
Reid, R. L	"	8,000 00	1,600 00
Jackson, John W	"	500 00	100 00
Berry, John R	"	80,000 00	16,000 00
Gilliland, Wm. J	Victoria, B. C	1,000 00	200 00
Springer, C. S	Calgary, Alta	500 00	100 00
Dick, David H	N. Vancouver, B.C	200 00	40 00
Muir, A. Maxwell	Metchosin, B.C	1,000 00	200 00
Hobson, George	Vancouver, B.C	500 00	100 00
Jeffery, Frederick	"	3,000 00	600 00
Cran, James	Duncan, B.C	500 00	100 00
Keetch, S. N	Vancouver, B.C	1,000 00	200 00
Dowswell, Robt	Victoria, B.C	2,000 00	400 00
Lemon, Gonnason & Co	"	5,000 00	1,000 00
Douglas, Chas. S	Vancouver, B.C	1,000 00	200 00
McKee, Geo. E	"	1,000 00	200 00
Harvie, Eben N	"	500 00	100 00
Sampson, John	Nanaimo, B.C	2,500 00	500 00
Aitken, Hugh	Los Angeles, Cal	500 00	100 00
Stevens, Chas. G	Nanaimo, B.C	500 00	100 00
McLellan, Wm. H	"	200 00	40 00
Johns, Albion	Victoria, B.C	500 00	100 00
Croft, Christopher	Vancouver, B.C	1,000 00	200 00
McFeely, E. J	"	10,000 00	2,000 00
Willets, Palmer B	Kelowna, B.C	500 00	100 00
Megraw, Ainsley	Hedley, B.C	1,000 00	200 00
Loree, Jas. C	New Westminster, B.C	9,000 00	1,800 00
Paulson, Thos. H	Paulson, B.C	500 00	100 00
Paulson, John W	Vancouver, B.C	500 00	100 00
Fales, Wm. E	New Westminster, B.C	2,000 00	400 00
Gosnell, Wm	Nelson, B.C	1,000 00	200 00
Braden, Wm. R	Rossland, B.C	1,000 00	200 00
Belyea, H. A	New Westminster, B.C	1,000 00	200 00
Macfarlane, Rachel McK	Vancouver, B.C	1,000 00	200 00
Nelson, Nels	New Westminster, B.C	2,000 00	400 00
Quick, S. F	Vancouver, B.C	3,000 00	600 00
Zeigler, Alex	Souris, Man	1,000 00	200 00
Lavery, A. L	New Westminster, B.C	2,000 00	400 00
Gilmour, Hugh	Pasqua, Sask	2,500 00	500 00
Loree, L. A	Winnipeg, Man	5,100 00	1,020 00
Thomson, A. J	Nutana, Sask	500 00	100 00
Loree, Joseph	Wiste, Alta	500 00	100 00
Stout, Thos	Rossland, B.C	2,000 00	400 00
Murray, Norman H	Lethbridge, Alta	1,000 00	200 00
Hick, Fred	"	1,000 00	200 00
Davies, Sylvanus G	"	500 00	100 00
Coy, Ida May	Victoria, B.C	1,000 00	200 00
Coy, Wm. H	"	1,000 00	200 00
Eddy, Everett H	Grand Rapids, Mich	5,000 00	1,000 00
Gladstone, C. S., in trust	Prince Albert, Sask	300 00	60 00
Stull, Jas. F	"	5,000 00	1,000 00
McDonald, Chas	"	1,000 00	200 00
McLeod, Samuel	"	500 00	100 00

THE HUDSON BAY INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
McLeod, Winifred E.	Prince Albert, Sask.	500 00	100 00
Kernaghan, Jos. B.	"	500 00	100 00
Stinson, Jennie G.	"	1,000 00	200 00
Crawford, John, in trust	Vancouver, B.C.	400 00	80 00
Brown, Archibald L	Saskatoon, Sask.	2,000 00	400 00
Breckenridge, Wm. J.	Pincher Creek, Alta.	500 00	100 00
Kettles, Chas.	"	1,000 00	200 00
McDougall, D. C.	"	500 00	100 00
Clark Co., Jas.	Claresholm, Alta.	1,000 00	200 00
Roberston, Edwin	Sunny Nook, Alta.	1,000 00	200 00
Griesbach, Emiel.	Grieshach, Alta.	1,000 00	200 00
Broad, Robt. L.	Lafleche, Sask.	2,000 00	400 00
Gregson, Thos. H.	Oxbow, Sask.	1,000 00	200 00
Stewart, Dr. H. A.	Saskatoon, Sask.	200 00	40 00
Strihling, F. W.	High River, Alta.	1,000 00	200 00
Creelman, C. V.	Vancouver, B.C.	5,000 00	1,000 00
Creelman, A. G. & C. V.	"	3,500 00	700 00
Bowes, Cyrus H.	Victoria, B.C.	5,000 00	1,000 00
Pennock, W. H.	"	5,000 00	1,000 00
Birley, Richard B.	Tuxford, Sask.	200 00	40 00
Banninger, Arthur	Windthorst, Sask.	3,000 00	600 00
Le Roy, Frank	Victoria, B.C.	5,000 00	1,000 00
Truscott, Thos. E.	Alameda, Sask.	2,000 00	400 00
McLean, Arthur A.	Carievale, Sask.	500 00	100 00
Wankel, Arthur N.	Plentywood, Montana	9,000 00	1,800 00
Ross, John C	Victoria, B.C.	5,000 00	1,000 00
Mitchell, A. H.	"	2,500 00	500 00
Weaver, Dr. H. D.	Saskatoon, Sask	2,000 00	400 00
Braden, Alice M.	Rossland, B.C.	1,000 00	200 00
Braden, Alfred W.	Victoria, B.C.	1,000 00	200 00
Burton, Wm.	Brownlee, Sask.	1,000 00	200 00
Berry, Laura W.	Vancouver, B.C.	20,000 00	4,000 00
Mainwaring, Albert E.	Nanaimo, B.C.	500 00	100 00
Hemans, Josiah	Nanaimo, B.C.	500 00	100 00
Berry, Karl R.	Vancouver, B.C.	20,000 00	4,000 00
Sellick, Mrs. A.	Victoria, B.C.	100 00	20 00
Bernath, Edward.	"	2,500 00	500 00
Punnett, R. B.	"	1,000 00	200 00
Comber, Edwin F.	Selkirk, Man.	500 00	100 00
Lord, John W.	Winnipeg, Man.	500 00	100 00
The Joseph Chew Lbr. & Shingle Mfg. Co., Ltd.	Vancouver, B.C.	10,000 00	2,000 00
Martin, Edward A.	Milestone, Sask.	1,000 00	200 00
Humphrey, A. P.	Craik, Sask.	1,000 00	200 00
Morris, Frederick	Macleod, Alta.	1,000 00	200 00
Robinson, Edgar F.	Vancouver, B.C.	2,000 00	400 00
Delano, Mary Ella	Salt Lake City, Utah	500 00	100 00
Murphy, Edgar H.	Vancouver, B.C.	1,000 00	200 00
Kingsbury, Mrs. Annie E.	Calgary, Alta.	1,000 00	200 00
Howard, Mrs. Mabel.	Vancouver, B.C.	5,000 00	1,000 00
Berry, Ezra H., in trust	"	600 00	120 00
Freeman, Arthur C.	Macleod, Alta.	1,000 00	200 00
McMurtry, Samuel.	Oxbow, Sask.	1,000 00	200 00
Frecman, Mrs. Mary H.	Nanaimo, B.C.	100 00	20 00
Angas, H. S.	Vancouver, B.C.	300 00	60 00
Creelman, A. G.	Vancouver, B.C.	20,500 00	4,100 00
Du Moulin, S. S.	Moosejaw, Sask.	200 00	40 00
Wilson, Wm. Henry.	Craik, Sask.	1,000 00	200 00
Budd, W. J.	Calgary, Alta.	2,000 00	400 00
Reekie, David.	Moosejaw, Sask.	10,000 00	2,000 00
Griffin, Mrs. F. B.	Wooster, Ohio	5,000 00	1,000 00
Lindsay, John F.	Swift Current, Sask.	2,000 00	400 00
Furbow, John.	Cumberland, B.C.	4,000 00	800 00
Robertson, Robt. S.	"	7,800 00	1,560 00
Sipes, Andrew	Moosejaw, Sask.	2,000 00	400 00

SESSIONAL PAPER No. 8

THE HUDSON BAY INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Sceli, Joseph	Moosejaw, Sask.	2,000 00	400 00
Olafson, Olaf	Mortlach, Sask.	1,000 00	200 00
Gies, Wm. V.	Moosejaw, Sask.	400 00	80 00
Cross, Edwin W.	"	1,000 00	200 00
Frost, John	"	500 00	100 00
Matthews, Robt.	"	1,000 00	200 00
Stewart, Chas. R.	"	500 00	100 00
Hughes, Hiram E.	"	1,000 00	200 00
Durie, Wm. A.	Pasqua, Sask.	2,500 00	500 00
Bedford, Mrs. Henry	Moosejaw, Sask.	500 00	100 00
Bedford, Henry	"	2,000 00	400 00
Hansberger, U. F.	"	5,000 00	1,000 00
Dalrymple, Robt.	"	1,000 00	200 00
Elson, Edward P.	"	2,000 00	400 00
Elderkin, C. W.	Vancouver, B.C.	2,500 00	2,500 00
Oakes, Arthur R.	Moosejaw, Sask.	500 00	100 00
Baird, John	Cumberland, B.C.	2,400 00	480 00
Waldron, Daniel	"	1,000 00	200 00
Russell, Clark	"	1,000 00	200 00
Maybee, Mrs. M. S.	Moosejaw, Sask.	1,000 00	200 00
Pascoe, James	"	2,500 00	500 00
Noble Advertising Agency, Ltd.	Vancouver, B.C.	1,000 00	200 00
Biggs, John G.	Cumberland, B.C.	1,000 00	200 00
Beveridge, Wm. & M	"	1,000 00	200 00
Sceli, Robt. J.	Moosejaw, Sask.	1,000 00	200 00
Sceli, Mrs. A.E.	"	500 00	100 00
Simington, Wm.	"	1,000 00	200 00
Porter, John	"	1,000 00	200 00
Slater, R. L.	"	1,000 00	200 00
Prosser, Ambrose H.	"	3,000 00	600 00
Turner, Miss Martha	Nanaimo, B.C.	2,000 00	400 00
Hale, Mrs. Ida C.	Moosejaw, Sask.	1,000 00	200 00
McGillivray, Malcolm	"	2,500 00	500 00
Ross, Geo. M.	"	3,000 00	600 00
Clemenshaw, Geo. E.	Caron, Sask.	1,000 00	200 00
Glen, James	Drinkwater, Sask.	1,000 00	200 00
Woolliams, Alfred H.	Moosejaw, Sask.	1,000 00	200 00
Robertson, Dr. Wm. A.	"	1,000 00	200 00
Allan, Mrs. Ellen M.	Vancouver, B.C.	2,000 00	400 00
Elderkin, Albert C.	Parrsboro, Ont.	14,500 00	14,500 00
Bosomworth, Geo. F.	Oxbow, Sask.	500 00	100 00
Kennedy, Mrs. A. S.	Moosejaw, Sask.	2,000 00	400 00
Duff, Mrs. Mary A. E.	Drinkwater, Sask.	500 00	100 00
Frame, John W.	Cumberland, B.C.	500 00	100 00
Somerville, Robt.	Hope, B.C.	1,000 00	200 00
Langrish, Wm.	Oxbow, Sask.	600 00	120 00
Patterson, Hon. Thos. W.	Victoria, B.C.	5,000 00	1,000 00
Walker, James	Cumberland, B.C.	3,500 00	700 00
Gonnason, Aaron	Victoria, B.C.	5,000 00	1,000 00
Hostetter, Jacob W.	Gainsboro, Sask.	600 00	120 00
Burdett, John E. A.	Winnipeg, Man.	2,500 00	500 00
Mancer, Edward J.	Middlechurch, Man.	1,000 00	200 00
Burdett, Wm. W.	Winnipeg, Man.	2,500 00	500 00
Burdett, Edward	"	2,500 00	500 00
Burdett, Stanley W.	"	2,500 00	500 00
Bower, Wm. Geo.	"	100 00	20 00
Wainwright, Sydney J.	"	100 00	20 00
Henderson, Geo. H.	"	500 00	100 00
Robertson, Wm.	"	200 00	40 00
Dennis, Arthur	Rapid City, Man.	200 00	40 00
Schofield, Ursula	Winnipeg, Man.	600 00	120 00
Yewdall, Mrs. H.	Prince Albert, Sask.	800 00	160 00
Finkelstein, Moses	Winnipeg, Man.	200 00	40 00
Roots, Frank	Youngstown, Alta.	200 00	40 00

THE HUDSON BAY INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount paid in cash.	Amount subscribed.
		$ cts.	$ cts.
Colling, Ed. L.	Moosejaw, Sask.	2,000 00	400 00
Jones, Ed. J. D.	Alameda, Sask.	400 00	80 00
Powell, Howard S.	Winnipeg, Man.	100 00	20 00
Frampton, R. J.	Biggar, Sask.	100 00	20 00
McGuire, John	Grand Forks, N. Dakota	200 00	40 00
Taylor, Thos. C.	Winnipeg, Man.	900 00	180 00
Douglas, Mrs. E. K.	Edam, Sask.	400 00	80 00
Farnsworth, W.	Winnipeg, Man.	600 00	120 00
Trorey, Geo. E.	Vancouver, B.C.	5,000 00	1,000 00
Spencer, Christopher	"	1,000 00	200 00
Housser, Geo. E.	"	1,000 00	200 00
Begg, Frank R.	"	5,300 00	1,060 00
Jackson, Fred T.	Armstrong, B.C.	2,200 00	440 00
Lyttleton, Thos. A.	Vancouver, B.C.	7,800 00	1,560 00
Lyttleton, Harry A.	"	10,000 00	2,000 00
Matheson, Robert M.	Brandon, Man.	1,000 00	200 00
Lancaster, Walter P.	Vancouver, B.C.	500 00	100 00
Guardian Investment Co. Ltd.	"	2,000 00	400 00
Hitchcock, Arthur	Moosejaw, Sask.	500 00	100 00
Thomson, Gifford R.	Vancouver, B.C.	2,000 00	400 00
Leith, Mrs. Ellen C.	"	1,000 00	200 00
	Totals	$872,400 00	$ 188,080 00

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Jan. 21, 1915.)

H. C. Cox, Pres.; Noel Marshall, Vice-Pres.; R. Bickerdike, M.P., Elias Rogers, S. Burrows, G. A. Morrow, W. D. Robb, P. G. Goldsmith, M.D., D. B. Hanna, W. G. Morrow, A. McT. Campbell, W. B. Meikle, E. Willans.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1914.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Cox, Hon. G. A., estate	Toronto, Ont.	175,000 00	35,000 00
Cox, H. C.	"	65,000 00	13,000 00
Cox, E. W., estate	"	100,000 00	20,000 00
Davis, A. L., estate	"	100,000 00	20,000 00
Goldsmith, Dr. P. G.	"	25,000 00	5,000 00
Hodgens, W. S.	"	15,000 00	3,000 00
Morrow, G. A.	"	55,000 00	11,000 00
Marshall, Noel	"	35,000 00	7,000 00
Rogers, Elias	"	10,000 00	2,000 00
Willans, E.	"	50,000 00	10,000 00
Central Canada Loan and Savings Co.	"	170,000 00	34,000 00
Hanna, D. B.	"	10,000 00	2,000 00
Cox, F. W.	"	10,000 00	2,000 00
Toronto Savings and Loan Co.	Peterboro, Ont.	55,000 00	11,000 00
Morrow, G. W.	"	40,000 00	8,000 00
Kenny, J. J., estate	San Francisco, Cal.	50,000 00	10,000 00
Bickerdike, R., M.P.	Montreal, Que.	10,000 00	2,000 00
Burrows, S.	Belleville, Ont.	10,000 00	2,000 00
Corby, H.	"	10,000 00	2,000 00
Robb, W. D.	Montreal, Que.	5,000 00	1,000 00
	Totals	$1,000,000 00	$ 200,000 00

IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

LIST OF DIRECTORS—(As at Feb. 27, 1915.)

H. M. Blackburn, Pres.; Lyman Root, Vice-Pres.; H. F. Petman, F. E. Heyes, G. A. Hankey, A. W. Giles, W. F. Windeyer, G. M. Higinbotham A. R. Williams.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1914.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
H. M. Blackburn	Toronto, Ont.	2,500 00	625 00
Lyman Root	"	2,500 00	625 00
Williams, A. R.	"	2,500 00	625 00
Petman, H. F.	"	2,500 00	625 00
Heyes, F. E.	"	2,500 00	625 00
Hankey, G. Alers	Vernon, B.C.	2,500 00	625 00
Giles, A. Waring	"	2,500 00	625 00
Windeyer, W. F.	Toronto, Ont.	2,500 00	625 00
Higinbotham, G. M.	"	2,500 00	625 00
Sun Insurance Office	"	434,900 00	104,850 00
	Totals	$457,400 00	$ 110,475 00

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

List of Directors—(As at Feb. 27, 1915.)

J. Gardner Thompson, Pres.; Lewis Laing, Vice-Pres.; A G. Dent, J. C. Rimmer, Sir Alexander Lacoste, M. Chevalier, W. Molson Macpherson, Thos. J. Drummond, John Emo, Sir Frederick Williams-Taylor.

List of Shareholders—(As at Dec. 31, 1914.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Liverpool and London and Globe Insurance Company Limited	Liverpool, Eng.	475,000	166,250
Dent, A. G.	"	2,500	875
Rimmer, J. C.	"	2,500	875
Thompson, J. Gardner	Montreal, Que.	2,500	875
Lacoste, Sir Alexander	"	2,500	875
Chevalier, M	"	2,500	875
Macpherson, W. M.	"	2,500	875
Drummond, T. J.	"	2,500	875
Emo, John	"	2,500	875
Laing, Lewis	"	2,500	875
Williams-Taylor, Sir F.	"	2,500	875
	Totals	$ 500,000	$ 175,000

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

List of Directors—(As at March 1, 1915.)

Alfred Wright, Pres.; C. E. Sword, Geo. C. Howie, A. E. Blogg, Alex. MacLean.

List of Shareholders—(As at Dec. 31, 1914.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Wright, Alfred	Toronto, Ont.	2,000	1,600
Sword, C. E.	Montreal, Que.	2,000	1,600
Blogg, A. E.	Toronto, Ont.	2,000	1,600
Howie, Geo. C.	"	2,000	1,600
MacLean, Alex.	"	2,000	1,600
London and Lancashire Fire Insurance Co., Ltd.	Liverpool, Eng.	490,000	392,000
	Totals	$ 500,000	$ 400,000

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 27, 1915.)

A. H. C. Carson, Pres.; R. Home Smith, Vice-Pres.; F. D. Williams, Man. Dir.; G. H. Williams, A. C. McMaster, W. T. Kernahan, S. G. M. Nesbitt, H. N. Cowan, G. Willoughby.

LIST OF SHAREHOLDERS—(As at May 10, 1915.)

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
London and Midland Ass. Co., Ltd	London, Eng.	910	91,000 00	15,925 00
W. T. Kernahan	Toronto	10	1,000 00	175 00
A. H. C. Carson	"	10	1,000 00	175 00
F. D. Williams	"	10	1,000 00	175 00
R. Home Smith	"	10	1,000 00	175 00
A. C. McMaster	"	10	1,000 00	175 00
S. G. M. Nesbitt	Brighton	10	1,000 00	175 00
H. N. Cowan	Toronto	10	1,000 00	175 00
W. G. Willoughby	"	10	1,000 00	175 00
G. H. Williams	Winnipeg	10	1,000 00	175 00
	Totals	1,000	$100,000 00	$17,500 00

THE MERCANTILE FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at March 19, 1915.)

W. A. Sims, Pres.; Alfred Wright, A. E. Blogg, Arthur W. Blake, C. E. Sword, Alex. MacLean.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1914.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$	$
Sims, W. A.	Bushey, Herts, Eng.	2,000	400
Wright, Alfred	Toronto, Ont.	2,000	400
Blogg, A. E.	"	2,000	400
McLean, Alex.	"	2,000	400
Swopd, C. E.	Montreal, Que.	2,000	400
Blake, Arthur W.	Winnipeg, Man.	2,000	400
London and Lancashire Fire Insurance Co., Ltd.	Liverpool, Eng.	238,000	47,600
	Totals	$250,000	$ 50,000

MERCHANTS CASUALTY COMPANY.

List of Directors—(As at Jan. 16, 1915.)

M. J. McMichael, Pres.; L. M. Fingard, Vice-Pres.; R. B. Graham; J. S. Turner; Dr. J. S. Gray; W. J. Bulman; G. W. Curtiss.

List of Shareholders—(As at Dec. 31, 1914.)

Name.	Residence.	Amount subscribed.	Amount paid in cash
		$ cts.	$ cts.
George W. Andriek	Minneapolis, Minn.	900 00	900 00
Dr. H. C. Beise	Windom, Minn.	300 00	300 00
W. J. Bulman	Winnipeg, Man.	2,500 00	250 00
G. W. Curtiss	Minneapolis, Minn.	50,000 00	5,765 00
Mrs. Lillian Curtiss	"	100 00	100 00
Miss M. Curtiss	"	100 00	100 00
A. C. Engan	"	5,050 00	505 00
L. M. Fingard	Winnipeg, Man.	10,050 00	1,005 00
M. L. Fisch	Windom, Minn.	500 00	500 00
C. B. Fraser	Minneapolis, Minn.	10,000 00	1,000 00
H. S. Gibson	"	500 00	500 00
G. W. Gillam	Windom, Minn.	1,000 00	1,000 00
R. B. Graham	Winnipeg, Man.	2,550 00	255 00
Dr. J. S. Gray	"	2,500 00	250 00
John A. Hartigan	St. Paul, Minn.	800 00	800 00
John E. Hartigan	"	100 00	100 00
Mrs. Minnie Hobson	Minneapolis, Minn.	500 00	500 00
W. R. Jeffers	Windom, Minn.	350 00	350 00
H. Kettlewell	"	1,000 00	1,000 00
H. J. King	Toronto, Ont.	5,050 00	505 00
Ella McCray	Minneapolis, Minn.	500 00	500 00
M. L. McIntyre	"	500 00	500 00
Josephine A. McMichael	"	1,650 00	480 00
M. J. McMichael	"	124,300 00	13,330 00
O. H. McMichael	Vernon Center, Minn.	15,500 00	2,000 00
G. Potter	Windom, Minn.	350 00	350 00
G. Sawyer	Annandale, Minn.	500 00	500 00
Anna D. Shepherd	St. Paul, Minn.	500 00	500 00
Veda Shepherd	"	500 00	500 00
Effie E. Smith	Minneapolis, Minn.	5,000 00	500 00
F. O. Smith	"	10,000 00	1,000 00
Dr. L. L. Sogge	Windom, Minn.	500 00	500 00
C. C. Sternaman	St. Paul, Minn.	400 00	400 00
C. C. Thomas	Minneapolis, Minn.	20,050 00	2,005 00
M. C. Tifft	"	35,000 00	3,500 00
Howard Tilden	"	500 00	500 00
J. S. Turner	Winnipeg, Man.	2,500 00	250 00
A. E. Warner	St. Paul, Minn.	10,000 00	1,000 00
E. S. Warner	"	20,000 00	2,000 00
F. A. Warner	"	10,000 00	1,000 00
Lee F. Warner	"	15,000 00	1,500 00
T. T. Worham	Minneapolis, Minn.	1,500 00	1,500 00
	Totals	$368,600 00	$50,000 00

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

LIST OF DIRECTORS—(As at Feb. 12, 1915.)

L. N. Dupuis, Pres.; G. E. Larin, M.D., Vice-Pres.; J. C. H. Dussault, Secretary; C. Robillard, M.P.P., W. E. Hayes, O. Constantineau, J. P. Lamarche, N.P., J. G. Piché, M.D., A. Gingras, J. A. Duchaine, J. B. Baillargeon, J. G. Dubeau, Gaspard De Serres,.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1914.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Aubry, J. B. A.	Montreal, Que.	1,000 00	200 00
Allard, Amédée	Maisonneuve, Que.	200 00	40 00
Aird & Son Reg	Montréal, Que.	200 00	40 00
Auclair, C. & Frère	Québec, Que.	100 00	20 00
Archambault, O.	Montreal, Que.	500 00	100 00
Allard, A. & Fils	Outremont, Que.	100 00	20 00
Allard & Frère	Montreal, Que.	100 00	20 00
Ainey, Jos.	"	5,000 00	1,000 00
Ainey, Nap.	"	100 00	20 00
Abel, Fortin J. P. & Cie	Maisonneuve, Que.	500 00	100 00
Allard & Boyer	Montreal, Que.	100 00	20 00
Acme Paper Box Co.	"	200 00	40 00
Brien, J. A. & Cie.	"	1,000 00	200 00
Binette, Jos.	"	1,000 00	200 00
Berthiaume, Z.	"	100 00	20 00
Brunet, J. C. & Cie	"	1,000 00	200 00
Bélanger, O.	"	500 00	100 00
Beauchemin, Alf.	Sorel, Que.	500 00	100 00
Bélair, A	Vlauville, Que.	500 00	100 00
Baillargeon, Pac.	Montreal, Que.	200 00	40 00
Briard, Jos.	"	500 00	100 00
Blanchard, J. E.	"	200 00	40 00
Bonhomme, J. Ltée	"	500 00	100 00
Baillargeon, A. F.	"	100 00	20 00
Brunelle & Bernier	"	500 00	100 00
Bourdon, J. E.	Maisonneuve, Que.	1,200 00	240 00
Bourdon, Léandre	"	200 00	40 00
Bourdon, Wilf.	"	200 00	40 00
Bourque, Jos.	Hull, Que.	1,000 00	200 00
Brault, Pierre	Montreal, Que.	300 00	60 00
Bourdon, Camille	"	1,000 00	200 00
Brunet, F. C.	Lachine, Que.	100 00	20 00
Beauchamp, N.	Montreal, Que.	200 00	40 00
Bleau, Ovila	"	200 00	40 00
Bernier, J. H.	"	100 00	20 00
Barsalou, J. & Cie Ltée	"	500 00	100 00
Bissonnette, F. X.	"	500 00	100 00
Buisson, J. H.	Maisonneuve, Que.	3,000 00	295 00
Brouillard, O.	Drummondville, Que.	200 00	40 00
Blain, N.	Montreal, Que.	100 00	20 00
Barbeau, Omer	Québec, Que.	100 00	20 00
Borne, L.	Québec, Qué.	500 00	100 00
Blais, J. E.	"	200 00	40 00
Bélanger, E. & Cie	Montreal, Que.	500 00	100 00
Bourdon, J. L.	L'Epiphanie, Que.	200 00	40 00
Blain, A.	Montreal, Que.	500 00	100 00
Bisaillon, J. E. & Cie	"	100 00	20 00
Brouillette, P.	"	200 00	40 00
Bezner, M. C.	Ste. Anne de Bellevue, Que.	1,000 00	200 00
Bourgie, H.	Montreal, Que.	1,300 00	260 00
Bélair, A. P.	"	200 00	40 00
Beaunoyer & Brouillet	"	100 00	20 00

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY—*Con.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Bluteau, H. P.	Maisonneuve, Que.	100 00	20 00
Beauchamp, A.	Hull., Que.	100 00	20 00
Beaudry, H.	Montreal, Que.	1,000 00	200 00
Bénard, J. E. Z.	"	500 00	100 00
Bénard, T.	"	500 00	100 00
Brochu, Camille.	"	400 00	80 00
Boivin, Johnny.	Trois-Rivières, Que.	100 00	20 00
Bourque, Armand.	St. Paul L'Ermite.	500 00	100 00
Burelle, M.	Béloeil, Que.	100 00	20 00
Brossard, J. A.	Montreal, Que.	500 00	.....
Bisson, J. N. E.	"	500 00	100 00
Bônhôte, Dame C.	"	10,000 00	2,000 00
Baillargeon, J. B.	"	10,000 00	2,000 00
Bourguignon, J.	"	200 00	40 00
Bellefeuille & Ferron.	Trois-Rivières, Que.	200 00	40 00
Carrière, & Fr. Ltée ,La Cie.	Montreal, Que.	1,000 00	200 00
Cusson, Z.	"	200 00	40 00
Chenard, J. D.	Berthierville, Que.	300 00	60 00
Couinard, J. I.	Montreal, Que.	500 00	100 00
Chapleau, F. X.	"	300 00	60 00
Casavant & Frère.	St. Hyacinthe, Que.	500 00	100 00
Choquette, Arsène.	Maisonneuve, Que.	500 00	100 00
Chouinard, M.	"	1,000 00	200 00
Copping, Wm.	Joliette, Que.	2,500 00	500 00
Chartrand, J. A.	Montreal, Que.	500 00	100 00
Corbeil, Emile.	"	300 00	60 00
Corbeil, Arthur.	"	300 00	60 00
Constantineau, O.	"	12,500 00	2,500 00
Clark, F. E.	Magog, Que.	200 00	40 00
Charland, Z.	Montreal, Que.	500 00	100 00
Corbeil, Prima.	"	100 00	20 00
Coté, Victor.	Ville Emard, Que.	100 00	20 00
Coté Bros. & Burritt.	Montreal, Que.	4,500 00	900 00
Charette, James.	"	100 00	20 00
City Ice Co. Ltd.	"	3,000 00	600 00
Chalifoux, H.	"	100 00	20 00
Chartier, Jos.	"	100 00	20 00
Canadian Rattan Chair Co. Ltd. (The).	Victoriaville, Que.	200 00	40 00
Canada Mattress Mfg. C.	"	300 00	60 00
Cantin & Fils, La Cie.	Warwick, Que.	100 00	20 00
Can Buffalo Forge Co Ltd.	Montreal, Que.	100 00	20 00
Chalifour, J. O.	Québec, Que.	200 00	40 00
Cie de Machinerie Mercier.	Lévis, Que.	500 00	100 00
Canada Lime & Builder Supply.	Montreal, Que.	200 00	40 00
Cantin, Wilf.	Québec, Que.	500 00	100 00
Cie Gauthier & Frère.	"	500 00	100 00
Crevier, Alp.	Montreal, Que.	300 00	60 00
Cie Buanderie à Vapeur.	Trois-Rivières, Que.	200 00	40 00
Coté, Jos.	Pierreville, Que.	100 00	20 00
Cyr, Damien.	Ste. Rose.	100 00	20 00
Cie Savoie Guay.	Plessisville, Que.	300 00	60 00
Coté, Nap.	Montreal, Que.	2,000 00	400 00
Coté, Michel.	"	1,000 00	200 00
Cassidy, H. R.	Maisonneuve, Que.	100 00	20 00
Caron & Surprenant.	"	100 00	20 00
Carmel, Edgar.	Montreal, Que.	500 00	100 00
Chagnon & Beaubien.	"	100 00	20 00
Carignan, J. A.	Trois-Rivières, Que.	100 00	20 00
Charron, R.	Montreal, Que.	100 00	20 00
Caisse, Maxime.	"	100 00	20 00
Coté, G. J. E.	Québec, Que.	200 00	40 00
Courtemanche, J. A.	Montreal, Que.	500 00	100 00
Chartrand, Ph.	Trois-Rivières, Que.	1,000 00	200 00
Champlain, A. Geo.	Montreal, Que.	2,000 00	400 00

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY—*Con.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Crépeau, Jules	Montreal, Que	1,000 00	200 00
Charpentier, T.	"	5,000 00	1,000 00
Cloutier, J. R.	Maisonneuve, Que	500 00	100 00
Contant, H.	Montreal, Que	1,000 00	200 00
Charlebois, P. J.	"	100 00	20 00
Charbonneau & Deguise	"	200 00	40 00
Cambronne, Aug.	"	200 00	40 00
Dupont & Frère	"	200 00	40 00
Dufresne & Locke Ltd	"	1,000 00	200 00
Duhamel, J. B.	St. Hyacinthe, Que	3,000 00	600 00
Dupuis & Lefebvre	Montreal, Que	1,000 00	200 00
Daoust, Jos.	"	500 00	100 00
Davignon, J. P.	"	200 00	40 00
DesRoches, Geo. P.	Joliette, Que	100 00	20 00
Desjardins & Gélinas	Montréal, Que	200 00	40 00
Delongchamps, Art.	Maisonneuve, Que	200 00	40 00
David, O.	Montreal, Que	200 00	40 00
Denis, Jos.	"	1,000 00	200 00
Dugas, D. & Cie	"	500 00	100 00
Désormeaux, Jos.	"	200 00	40 00
Déchaux, A. F.	"	500 00	100 00
Déchaux, Elie	"	500 00	100 00
Daigle, T.	"	100 00	20 00
Deslauriers, Jos.	Ville Emard	200 00	40 00
Dupuis, J. P. Reg.	Verdun, Que	500 00	100 00
Daleeggio, F.	Montreal, Que	100 00	20 00
Dubeau, J. G.	"	10,000 00	2,000 00
Dussault, J. C. H.	"	10,500 00	2,100 00
Deschêneaux, C. E.	Verdun	300 00	60 00
Dussault, A.	Montreal, Que	100 00	20 00
Dansereau, Félix	"	200 00	40 00
Daignault, F. H.	Acton Vale, Que	1,000 00	200 00
Denis, Isaie	Montreal, Que	100 00	20 00
Dupré, J. B.	"	1,000 00	200 00
Duchaine, J. A.	Québec, Que	10,000 00	2,000 00
Drolet, F. X.	"	500 00	100 00
Dorval, Th.	"	200 00	40 00
Duchaine, L.	"	500 00	100 00
Dubé, Anselme	Trois-Rivières, Que	300 00	60 00
Demers, A.	Montreal, Que	100 00	20 00
Dupuis, L. N.	"	10,100 00	2,020 00
Dubrule, C.	"	4,300 00	860 00
Dagenais, Jos.	"	100 00	20 00
Dalcourt, L.	"	500 00	100 00
DeSerres, G.	"	10,000 00	2,000 00
Desmarais, S. E. & Cie	Richmond, Que	100 00	20 00
Dupras, Didier	Montreal, Que	200 00	40 00
Dagenais, M.	"	1,000 00	200 00
David, Wilfrid	"	500 00	100 00
Deschamps, A.	"	500 00	100 00
Dupuis, R.	"	1,000 00	200 00
Drouin, Joseph	Maisonneuve, Que	500 00	100 00
Duchesneau, Z. O.	Montreal, Que	500 00	100 00
Dostaler, D. A.	Joliette, Que	500 00	100 00
Dansereau, J. H.	Trois-Rivières, Que	500 00	100 00
Demers & Sarrazin	Montreal, Que	100 00	20 00
DesRosiers, Ag.	"	1,000 00	200 00
Daumery, Léon	"	1,000 00	200 00
Dérome, W. J.	"	10,000 00	2,000 00
Dominion Die Co.	"	200 00	20 00
Dussault, J. C. H. (in trust)	"	500 00	100 00
Duranceau, Duranceau	Ville Emard	500 00	100 00
Drummond Shirt Co. Ltd	Drummondville, Que	300 00	60 00
Ethier, Arthur	Montreal, Que	100 00	20 00

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY—*Con.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Etbier, J. A. C., M.D.	Sherbrooke, Que.	500 00	100 00
Filion, A. & Frère	Montreal, Que.	500 00	100 00
Faille, Jos.	"	500 00	100 00
Fonderie de Victoriaville	Victoriaville, Que.	200 00	40 00
Falardeau, C.	Québec, Que.	300 00	60 00
Fortin, Naz. & Cie.	"	500 00	100 00
Fortin, D.	Montreal, Que.	1,000 00	200 00
Ferland, Z. O. & Frère	L'Epiphanie, Que.	200 00	40 00
Forest, Roch.	Montreal, Que.	1,000 00	200 00
Fittes, Jean	"	100 00	20 00
Fortin, A.	"	100 00	20 00
Fleury, F. A.	"	1,000 00	200 00
Frenette, Arsène	"	200 00	40 00
Fortier, L. E., M.D.	"	5,000 00	1,000 00
Favreau & Corbeau	"	300 00	60 00
Faribault, N.	"	500 00	100 00
Fontaine, Gust.	"	500 00	100 00
Fashion Craft Ltd.	"	500 00	100 00
Farand & Délorme Ltée	"	1,000 00	200 00
Guertin & Bouchard	"	200 00	40 00
Gagnon, J. A.	Maisonneuve, Que.	100 00	20 00
Gauthier, A.	Montreal, Que.	100 00	20 00
Gougeon, J.	"	500 00	100 00
Grenier, E. P.	"	1,000 00	200 00
Grandbois, M. A. Enrég.	St. Casimir, Que.	1,000 00	200 00
Grothé, L. O. & Cie	Montreal, Que.	500 00	100 00
Gagnon, J. O.	"	200 00	40 00
Grothé, F. A.	"	500 00	100 00
Gratton, Alphonse	Viauville, Que.	200 00	40 00
Gobeille, F. & Fils	Montreal, Que.	500 00	100 00
Giguère, L. & Cie.	"	1,000 00	200 00
Gauthier, Provost et Frère	Cote des Neiges, Que.	600 00	120 00
Gaudreau, F. C.	Montreal, Que.	200 00	40 00
Gingras & Cie	"	100 00	20 00
Guay, F. X.	"	200 00	40 00
Goudreau, C. & Cie.	"	100 00	20 00
Gosselin, O.	Drummondville, Que.	100 00	20 00
Germain, Louis	Montreal, Que.	300 00	60 00
Goulet, O.	Québec, Que.	500 00	100 00
Gratton, J. B.	Montreal, Que.	1,000 00	200 00
Gélinas, C. P.	Trois-Rivières, Que.	200 00	40 00
Girard & Godin	"	500 00	100 00
Godin, J. U.	"	200 00	40 00
Guay, Eugène	Montreal, Que.	100 00	20 00
Giard, B.	"	100 00	20 00
Gagnon, Abondius	"	100 00	20 00
Gagnon, G.	Thurso, Que.	100 00	20 00
Grenier, A. G.	Montreal, Que.	500 00	100 00
Gaudet, L. J.	"	1,000 00	200 00
Granger, U.	"	1,000 00	200 00
Gingras, Alph.	Québec, Que.	10,000 00	2,000 00
Gagnier, L. A. M.D.	Montreal, Que.	10,000 00	2,000 00
Gervais, J. T.	"	100 00	20 00
Goulet, Theo.	"	100 00	20 00
Guilbault, T.	"	1,500 00	300 00
Girard, Thos.	"	2,000 00	400 00
Grégoire, Adrien	"	300 00	60 00
Gauthier, H. Enreg.	"	1,000 00	200 00
Germain & Frère	Trois-Rivières, Que.	1,000 00	200 00
Girard, Ph.	Montreal, Que.	100 00	20 00
Giroux, J. H.	Trois-Rivières, Que.	100 00	20 00
Gaboury, Jos.	Montreal, Que.	300 00	60 00
Gagnon, Alf.	"	500 00	100 00
Gauthier, Z. & Cie.	"	100 00	.....

SESSIONAL PAPER No. 8

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY—*Con.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Gauthier, Dame H	Montreal, Que	1,500 00	300 00
Gignac, J. L	"	500 00	100 00
Giroux, J. B	"	100 00	20 00
Glibert, Paye & Cie	"	500 00	100 00
Halley, T	St. Hyacinthe, Que	500 00	100 00
Hébert, Elz	Montreal, Que	100 00	20 00
Hardy, J. E	"	200 00	40 00
Hall Bros	"	100 00	20 00
Hébert, Paul	Québec, Que	500 00	100 00
Hamelin, C. & Fils	Trois-Rivières, Que	600 00	120 00
Hirbour, A. F. G	Montreal, Que	5,000 00	1,000 00
Hamon & Hess	"	100 00	20 00
Hamelin, Chs	Trois-Rivières, Que	1,000 00	200 00
Hamelin, Chs. E	"	500 00	100 00
Hickey & Aubut	Montreal, Que	200 00	40 00
Hayes, W. E	"	10,000 00	2,000 00
Joubert, S. D. (in trust)	"	1,000 00	200 00
Joubert, J. J. Ltée	"	200 00	40 00
Jobin, Elie Ltée	Québec, Que	100 00	20 00
Jobin & Paquet	"	200 00	40 00
Jinchereau, J. B. & Lamonde	"	500 00	100 00
Jobin, Chrysanthe	"	100 00	20 00
Jauvin, Ph	Montreal, Que	2,000 00	400 00
Jarry, S	St. Laurent, Que	3,200 00	640 00
Koehenburger, Daniel	Montreal, Que	500 00	100 00
Kieffer Bros	"	100 00	20 00
King Paper Box Co. Ltd	Maisonneuve, Que	200 00	40 00
Legault, A	Montreal, Que	100 00	20 00
Laurier, Jos	"	1,000 00	200 00
Lamy, P. & Frère	"	100 00	20 00
Lalongé, C	Maisonneuve, Que	200 00	40 00
Lanthier, F. X. R	"	1,000 00	200 00
Lecompte, G	Montreal, Que	200 00	40 00
Lavigueur, J. R	"	500 00	100 00
Landreville & Huard	"	100 00	20 00
Lefebvre, Wm	"	100 00	20 00
Larivière, A. C	"	100 00	20 00
Lymburner Ltd	"	200 00	40 00
Lamarche, J. P	"	10,000 00	2,000 00
Limoges, Olivier	"	100 00	20 00
Lebel, Geo	"	1,000 00	200 00
Latourelle, T	"	1,000 00	200 00
Larin, G. E	"	10,000 00	2,000 00
Laurent & Frère	"	500 00	100 00
Librairie Beauchemin Ltée	"	1,000 00	200 00
Larivière & Paquet	"	100 00	20 00
Laverdure, Wm	Guybourg, Que	200 00	40 00
Lefrançois, Chs	Montreal, Que	100 00	20 00
Leboeuf, J. H. et Cie	Ville St. Pierre, Que	500 00	100 00
Lemay, A	Viauville, Que	100 00	20 00
Legault, J. & Cie	Montreal, Que	500 00	100 00
Lauzon & Ethier	"	100 00	20 00
Labelle, Eusèbe	Pont Viau, Que	100 00	20 00
Lemieux, J. F	Montreal, Que	100 00	20 00
Lafrance, J. D	"	100 00	20 00
Lambert, Art	Victoriaville, Que	200 00	40 00
Lefrançois, Jos	Québec, Que	500 00	100 00
Lachance & Tanguay	"	500 00	100 00
Larochelle, J. H. & Fils	"	500 00	100 00
Lapointe, Alb	"	200 00	40 00
Larocque, P	Montreal, Que	200 00	40 00
Leduc & Fortin	Beauharnois, Que	500 00	100 00
Larose, W	"	1,000 00	200 00
Lymburner, D. & Fils	Trois-Rivières, Que	200 00	40 00

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY—*Con.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Limoges & Cie	Terrebonne, Que	500 00	100 00
Leclaire, J. U. & Cie, Enr	Montreal, Que	200 00	40 00
Lafond, F. X	"	100 00	20 00
Long, Geo	Sherbrooke, Que	500 00	100 00
Langlois, M	Montreal, Que	5,000 00	1,000 00
Lanoix, J. C	"	200 00	40 00
Labrecque, Nap	Sherbrooke, Que	100 00	20 00
Lacroix, Jos	Montreal, Que	500 00	100 00
Laflamme, Alb	"	300 00	20 00
Landry, Jos	"	200 00	40 00
Laberge, R	"	200 00	40 00
Legault & Frère	"	100 00	20 00
Lajeunesse, W	"	1,000 00	200 00
Lamoureux, O	"	300 00	60 00
Larose, A. L	Maisonneuve, Que	500 00	100 00
Lamarche, Jos	Montreal, Que	1,000 00	200 00
Landry, J. A., M.P	"	200 00	40 00
Lebeau, Chs. W	"	500 00	100 00
Lessard, C. E	"	2,000 00	400 00
Langevin, J. H	"	2,500 00	500 00
Lavoie & Lavoie	"	100 00	20 00
Landreau, Geo	"	300 00	60 00
Lafleur, Jos	Ste. Agathe des Monts, Que.	100 00	20 00
Langevin, F	Montreal, Que	500 00	100 00
Lapalme, H. J. & Fils	"	100 00	20 00
Lafontaine, Aimé	"	200 00	40 00
Lafontaine, C	"	200 00	40 00
Lamontagne, Aimé	"	200 00	40 00
Laporte & Forest	"	200 00	40 00
Laperrière, Donat	"	300 00	60 00
Labrecque, J. O. & Cie	"	100 00	20 00
Levasseur, H	Victoriaville, Que	100 00	20 00
La Parisienne Shoe Co, Rg	Maisonneuve, Que	200 00	40 00
La Cie Ind de Joliette	Joliette, Que	500 00	100 00
Laporte, Martin Ltée	Montreal, Que	100 00	20 00
Lamontagne, Racine & Cie	Québec Que	200 00	40 00
Labelle, Félix	Ste Rose de Laval, Que	1,000 00	200 00
Morin, J T	Montreal, Que	1,000 00	200 00
Martin Frère & Cie Ltée	"	500 00	100 00
Marchand, C A	"	1,000 00	200 00
Meunier, Elie	St Jérome, Que	100 00	20 00
Morin, L P & Fils	St Hyacinthe, Que	500 00	100 00
Mathieu, J O	Montreal, Que	1,000 00	200 00
Martin, Cyprien J D	"	1,000 00	200 00
Martineau & Prenoveau	"	2,500 00	500 00
Morin, Lucien	"	2,500 00	500 00
Mercure, Alf	"	1,000 00	200 00
Meunier, E	"	200 00	40 00
Meunier, Frs & Cie	Ahuntsic, Que	100 00	20 00
Marsan & Frère	Montreal, Que	500 00	100 00
Morin, Clovis	"	300 00	60 00
Marcotte, A, M D	St Basile, Que	200 00	40 00
Martial, Jos & Fils	Maisonneuve, Que	100 00	20 00
Marchand, A	Ville Emard, Que	200 00	40 00
Millen & Frère	Ahuntsic, Que	300 00	60 00
Meunier, O B	Maisonneuve, Que	100 00	20 00
Mercure, A	Drummondville, Que	200 00	40 00
Martin, Cyrisse	Montreal, Que	500 00	100 00
Massicotte, J P H, M D	Victoriaville, Que	200 00	40 00
Marsh, Wm A	Québec, Que	500 00	100 00
Morissette, C E	"	500 00	100 00
Malo, Edgar	Montreal, Que	100 00	20 00
Marineau, Henri	Viauville, Que	100 00	20 00
Marineau, Alex	Trois-Rivières, Que	300 00	60 00

SESSIONAL PAPER No. 8

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY—*Con.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Montembault, R E	Trois-Rivières, Que	500 00	100 00
Marchand, Z & Fils	"	500 00	100 00
Marion, J P	Montreal, Que	100 00	20 00
Massicotte, L	"	200 00	40 00
McLaren, W F	"	200 00	40 00
McLaren, R M W	"	100 00	20 00
Millette, L	"	500 00	100 00
Mercure, J R	"	100 00	20 00
Marchand, O	"	100 00	20 00
Mageau, J E	L'Epiphanie, Que	500 00	100 00
Marier, J A	Montreal, Que	500 00	100 00
Martineau, J B	Maisonneuve, Que	400 00	80 00
Martineau, J O	Montreal, Que	2,500 00	500 00
Marcoux, G	"	500 00	100 00
Morin, J H G, Dr	"	500 00	100 00
Martel, J L H	"	2,500 00	500 00
Moineau, C H	"	5,000 00	
Normand, A N	Montmagny, Que	1,000 00	200 00
Noel, L O	Sherbrooke, Que	100 00	20 00
Normand & Légaré	Montreal, Que	200 00	40 00
Normandin, Ovide	"	5,000 00	1,000 00
Ouellette & St Pierre	St Lambert, Que	100 00	20 00
Quinet, Honorat	Ste Rose, Que	200 00	40 00
Préfontaine, T, Jr	Montreal, Que	1,000 00	200 00
Pariseau & Frère	"	100 00	20 00
Parent, J C	"	1,000 00	200 00
Pelletier, Wm	"	300 00	100 00
Pichette, Alf	"	100 00	20 00
Paquette, F	"	200 00	40 00
Pepin, E M R	St Basile, Que	200 00	40 00
Pauzé & Gohier	Côte des Neiges, Que	200 00	40 00
Pepin, D E	Magog, Que	100 00	20 00
Presseau, J A	Montreal, Que	100 00	20 00
Piché, J G	"	5,000 00	1,000 00
Paradis & Boisvert	"	100 00	20 00
Prud'homme et Frère	Verdun, Que	100 00	20 00
Perreault Printing Co	Montreal, Que	100 00	20 00
Pouliot, Art	Québec, Que	100 00	20 00
Panneton, E F	Trois-Rivières, Que	400 00	80 00
Préfontaine, E & Fils	Longeuil, Que	500 00	100 00
Pagé, Ph	Montreal, Que	500 00	100 00
Patenaude, Eug	"	500 00	100 00
Paquette, Ach & Albert	Québec, Que	3,000 00	600 00
Picotte, J N M D	Montreal, Que	2,000 00	400 00
Papineau, C L	Outremont, Que	1,000 00	200 00
Papineau, G	Montreal, Que	500 00	100 00
Parker, W H	Buckingham, Que	100 00	20 00
Peters, L H Ltd	Québec, Que	100 00	20 00
Perras, O	Montreal, Que	100 00	20 00
Papineau, H	"	100 00	20 00
Patenaude, O	"	1,000 00	200 00
Phaneuf, Rod	Maisonneuve, Que	200 00	40 00
Phaneuf, Ed	"	200 00	20 00
Pelletier, J	Montreal, Que	5,000 00	1,000 00
Picard, L	Québec, Que	300 00	60 00
Paquin, J H	Montreal, Que	500 00	100 00
Pagé, J E Chs	"	100 00	20 00
Paradis, Vincent & Cie	"	100 00	20 00
Prévost, Adolphe	"	500 00	100 00
Quebec Glove Leather Mfr	Quebec, Que	100 00	20 00
Quintal, Omer	Montreal, Que	500 00	100 00
Robin & Frère	"	200 00	40 00
Roberge, Jos	"	200 00	40 00
Rhéaume, Jos	Maisonneuve, Que	500 00	100 00

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY—*Con.*

LIST OF SHAREHOLDERS—*Continued*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Rochon, S	Montreal, Que	200 00	40 00
Richard, A	Maisonneuve, Que	100 00	20 00
Reid, Walter	Montreal, Que	100 00	20 00
Rousseau, Lacasse	"	500 00	100 00
Robillard, H	"	300 00	20 00
Richard, Elie	Québec, Que	100 00	20 00
Royal Paper Box Co (The)	"	500 00	100 00
Robillard, C	Montreal, Que	10,000 00	2,000 00
Riopel, Edmond	Rosemount, Que	100 00	20 00
Rhéaume, Arthur	Montreal, Que	200 00	40 00
Riberdy, J A , M D	La Tuque Falls, Que	1,000 00	200 00
Royal Toilet Service Co	Montreal, Que	600 00	120 00
Robin, L E	"	300 00	60 00
Rousseau, Alf	"	100 00	20 00
Richer & Frère	"	100 00	20 00
Roger, A	Pont Viau, Que	100 00	20 00
Sarrazin, Nap	Montreal, Que	500 00	100 00
St Amand, Jos	"	500 00	100 00
Sheppard & Son, Jas	Sorel, Que	500 00	100 00
Saumure, Philippe	Montreal, Que	500 00	100 00
Sigouin, Jos	"	500 00	100 00
Standard Paper Box Co Ltd	"	100 00	20 00
Sauvageau, N	"	100 00	20 00
Shinnick, J A	"	500 00	100 00
Sauriol, Jos	"	1,000 00	200 00
Savard, Donat	Maisonneuve, Que	100 00	20 00
Sénécal & Quidoz	Ste Thérèse, Que	200 00	40 00
Sicotte, Jos	Maisonneuve, Que	100 00	20 00
Sauvé, Tel	Verdun, Que	500 00	100 00
Standard Lime & Quarry	Joliette, Que	500 00	100 00
Simard, M	Montreal, Que	200 00	40 00
Stracham, James, Reg	"	500 00	100 00
Stracham, A L	"	200 00	40 00
Séminaire St Sulpice	"	10,000 00	2,000 00
Standard Construction Co	"	500 00	100 00
Surveyer, L J A	"	1,000 00	200 00
Tremblay, J E	"	1,000 00	200 00
Tardif, O	Maisonneuve, Que	200 00	40 00
Tremblay, F	Montreal, Que	1,000 00	200 00
Tessier, Ed	Maisonneuve, Que	1,000 00	200 00
Tardif, Wilfrid	Viauville, Que	3,000 00	350 00
Tessier, Henri	Montreal, Que	500 00	100 00
Tremblay, Eug	"	500 00	100 00
Tourville Lumber Mills Co Ltd	"	1,000 00	200 00
Tourigny Marois Reg	Québec, Que	500 00	100 00
Terreau & Racine	"	500 00	100 00
Thivierge, Eug	"	500 00	100 00
Turmaine, Narcisse	Montreal, Que	100 00	20 00
Thompson, W H	Thurso, Que	200 00	40 00
Thériault, J E	Montreal, Que	5,000 00	1,000 00
Thouin, G	"	7,500 00	1,500 00
Thériault, P	"	200 00	40 00
Truchon, H	"	500 00	100 00
Tisseur, J A	"	400 00	80 00
Villeneuve, L & Cie	"	1,000 00	200 00
Vaillancourt, B	"	200 00	40 00
Vessot, S	Joliette, Que	1,000 00	200 00
Viau, M I & Fils	St Jérome, Que	200 00	40 00
Varin, Victor	Montreal, Que	100 00	20 00
Valentine & Guilbault	"	1,000 00	200 00
Vadeboncoeur, Edm	"	500 00	100 00
Vaillancourt, Ls	"	100 00	20 00
Victoriaville Furniture	Victoriaville, Que	500 00	100 00
Victoriaville Clothing Co	"	100 00	20 00

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY—*Con.*

LIST OF SHAREHOLDERS—*Concluded*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Victoriaville Chair Co	Victoriaville, Que	300 00	60 00
Vézina, Chs. Enrg	Québec, Que	200 00	40 00
Valois, J J	Montreal, Que	500 00	100 00
Villeneuve, L	"	1,000 00	200 00
Warwick Overall Co	Warwick, Que	100 00	20 00
Welhelmy, D	Montreal, Que	100 00	20 00
Warren, W	"	2,000 00	400 00
	Totals	$455,700 00	$89,345 00

THE MONTREAL-CANADA FIRE INSURANCE COMPANY.

List of Directors—(As at Feb. 16, 1915.)

E. E. A. Du Vernet, K.C., Pres.; A. Champagne, Vice-Pres.; A. B. Dufresne, F. C. Lariviere, E. L. De Bellefeuille, G. P. Reid, J. W. Rutherford.

List of Shareholders—(As at Dec. 31, 1914.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Amiot, O.	Montreal, Que.	380 00	285 00
Barrett, A. L.	Toronto, Ont.	10,000 00	7,500 00
Barette, M., succn.	Montreal, Que.	730 00	547 50
Beausejour, J. E.	"	80 00	60,00
Beauchemin, L. J. O.	"	200 00	150 00
Boucher, J. N.	"	340 00	255 00
Champagne, A.	"	870 00	652 50
Champagne, A., in trust	"	8,000 00	6,000 00
Couillard, Dame Vve. E.	"	60 00	45 00
Campbell, B.	"	260 00	195 00
Constantineau, G.	"	200 00	150 00
Cherier, C. S., succn.	"	1,430 00	1,072 50
Cumberland, C. R.	Toronto, Ont.	10,000 00	7,500 00
Dufresne, A. B.	Montreal, Que.	10,000 00	7,500 00
de Bellefeuille, E. L.	"	40 00	30 00
Decary, A., estate, Moise Decary, executor	"	130 00	97 50
Doutre, Jetson, Epouse, succn.	"	150 00	112 50
Dupras, M. C.	"	180 00	135 00
Desrosier, B.	Ville St. Pierre, Que.	60 00	45 00
Deschene, T.	Montreal, Que.	50 00	37 50
Dionne, A.	"	710 00	532 50
Destroismaisons, R.	"	140 00	105 00
Davidson, G. A.	Winnipeg, Man.	10,000 00	7,500 00
DuVernet, E. E. A.	Toronto, Ont.	500 00	375 00
Finan, T. F.	"	10,000 00	7,500 00
Gauthier, T.	Montreal, Que.	430 00	322 50
Gratton, C., estate	"	400 00	300 00
Giroux, Dame N.	"	40 00	30 00
Girard, J.	"	130 00	97 50
Girard, Dame J.	"	130 00	97 50
Heighington, A. C.	Toronto, Ont.	10,000 00	7,500 00
Julien, L.	Outremont, Que.	600 00	450 00
Kolber, Dame S.	Montreal, Que.	100 00	75 00
Leduc, E.	"	770 00	577 50
Leclaire, Noe.	"	500 00	375 00
Lariviere, F. C.	"	700 00	525 00
Lariviere, E.	Longue Point, Que.	1,000 00	750 00
Lebreque, J. O.	Montreal, Que.	250 00	187 50
Lambert, A.	"	70 00	52 50
Lamer, Dame J. E.	"	190 00	142 50
Lariviere, Inc.	"	370 00	277 50
Lalonde, N.	Outremont, Que.	500 00	375 00
Laberge, L., M.D.	Montreal, Que.	800 00	600 00
Lamy, Hercule	"	550 00	412 50
Lamer, J. E.	"	250 00	187 50
Laviolette, Dr. J., estate, Mrs. G. Laviolette and Victor Levesque, executors	"	960 00	720 00
Laurier, Madame A.	L'Assomption, Que.	90 00	67 50
Larose, A.	Montreal, Que.	90 00	67 50
Lebreque, Delle A.	"	90 00	67 50
Lanoix, C.	"	70 00	52 50
Leblanc, H. J.	"	40 00	30 00

SESSIONAL PAPER No. 8

THE MONTREAL-CANADA FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Laporte, Jos	Maisonneuve, Que	90 00	67 50
Mosseau, J. G	Montreal, Que	30 00	22 50
Major, E	"	50 00	37 50
Mathieu, Mme. F. H	"	1,250 00	937 50
Nichol, F. H	Toronto, Ont	10,000 00	7,500 00
O'Neill, T. J	Westmount, Que	360 00	270 00
Poirier, L	Montreal, Que	20 00	15 00
Payette, L	"	140 00	105 00
Perras, J	"	130 00	97 50
Paquette, A	"	320 00	240 00
Papineau, J. A	"	4,690 00	3,517 50
Papineau, J. C. Gustave	"	1,250 00	937 50
Papineau, Evelyn	"	1,250 00	937 50
Papineau, Berthe	"	1,250 00	937 50
Papineau, Godfrey	"	1,250 00	937 50
Papineau, Louis J	Valleyfield, Que	1,250 00	937 50
Papineau, J. A. Aime	Montreal, Que	1,250 00	937 50
Quintal, Dame J	"	220 00	165 00
Roy, A. N., succn	"	50 00	37 50
Racette & Frere	"	2,010 00	1,507 50
Robert, E	"	240 00	180 00
Rutherford, J. W., in trust	Toronto, Ont	5,830 00	4,372 50
Reid, Geo. P	Toronto, Ont	10,000 00	7,500 00
St. Aubin, C	Montreal, Que	60 00	45 00
St. Denis, A. J. H	"	3,400 00	2,550 00
St. Jean, T	"	220 00	165 00
Simpson, C. M	Winnipeg, Man	10,000 00	7,500 00
Tessier, A. L	Montreal, Que	350 00	262 50
Yarker, G. W	Toronto, Ont	9,500 00	7,125 00
Zappa, J. B	Montreal, Que	450 00	337 50
Boivin, J	Montreal, Que	100 00	.....
Beauvis, Dame C	"	45 00	.....
Boivin, J. G	Los Angeles, Cal	95 00	.....
Boivin, M. L	Montreal, Que	190 00	.....
Desjardins, L. H	Terrebonne, Que	145 00	.....
Lapierre, Madame A	Montreal, Que	340 00	.....
Laurier, C. H	"	585 00	.....
Papineau, C. L	Outremont, Que	625 00	.....
	Totals	$ 152,665 00	$ 112,905 00

MOOSE, THE GRAND LODGE OF THE LOYAL ORDER OF, IN THE DOMINION OF CANADA.

List of Officers—(As at March 22, 1915.)

Fred Beard, jr., Past Grand Dictator; Norman G. Heyd, Grand Dictator; W. Buller, Vice-Grand Dictator; A. W. Lorsch, Prelate; R. H. Brandon, Grand Sec.; P. D. Knowles, Grand Treas.; Geo. Holder, Sergt.-at-Arms,; Inner Guard, G. W. Reeves; Outer Guard, Thos. Lessiman.
Trustees—F. Robins, A. Jacobs, P. Schultes.

THE MOUNT ROYAL ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 15, 1915.)

Hon. H. B. Rainville, Pres.; Hon. Senator J. M. Wilson, Vice-Pres.; Neuville Belleau, Hon. J. L. Decary H. A. Ekers, Sir Lomer Gouin, Hon. J. A. Ouimet, Louis Payette, Hon. L. P. Pelletier, K. C

LIST OF SHAREHOLDERS—(As at Dec. 31, 1914.)

Name.	Residence.	Amount subscribed and paid in cash.
		$
Beaubien, L. G. & Co	Montreal, Que	300
Beauchemin, L. J. O	"	500
Beaudet, G	Victoriaville, Que	140
Beckit, O. G	Montreal, Que	1,000
Belleau, Neuville	Quebec, Que	1,500
Berger, Chs. succ'n	Montreal, Que	500
Berthiaume, O. F	"	350
Boisvert, J. H	Quebec, Que	170
Boucher, A	Joliette, Que	1,000
Brassard, A. R	Montreal, Que	850
Brunet, R	"	2,000
Boulet, Dr. R	"	2,000
Blondeau, J. A	"	850
Brassard, Evariste	"	200
Carmel, A	"	40
Cardinal, J. T., succ'n	"	500
Caron, Rev. J. B. T	"	1,000
Chaput, C	"	1,000
Charland, A	"	400
Clement, J. E	"	44,580
Clement, J. E., in trust	"	600
Clement, J. E. Mrs	"	350
Copping, W	Joliette, Que	1,000
Clement, J. E. sr., succ'n	Montreal, Que	250
Chalifoux, J. H	"	1,000
Coustant, Emma, Mlle	"	400
Clement, Clementine, B	Waterloo, Que	500
D'Argencourt, L. O	Montreal, Que	1,000
Décarie, Hon. J	"	12,600
Dubuc, A	"	100
Dufour, J	St. Moise, Que	100
Ekers, H. A	Montreal, Que	3,750
Ethier, J	"	1,000
Fiset, J. B. R., Hon	Ottawa, Ont	500
Fournier, J. E	Montreal, Que	250
Forget, R., Sir	"	17,000
Gabias, M	"	1,050
Gariepy, H	"	200
Granger, F. J	"	500
Gouin, Lomer, Sir	Quebec, Que	1,750
Grothé, R. O., A. A. & L. E	Montreal, Que	1,000
Lamy, H	"	500
Larue, L., Jr	"	500
Lavallée, J. A	"	1,000
Lemieux, J. H	"	250
Lespérance, A. P	"	500
Letendre, J. B	"	100
Larivière, Emery	Longue Pointe, Que	3,000
Langlais, Henri, Mme. Vve	Montreal, Que	750
Majeau, Jos	"	500
Mathieu, J. B. B., succ'n	"	340
Maurault, L. B., Mrs	L'Assomption, Que	4,000

THE MOUNT ROYAL ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed and paid in cash.
		$
Macdonald, J. R.	Montreal, Que.	250
McKergow, J.	"	250
McNally, Annie, Mrs.	"	2,750
Normandin, A.	"	2,000
Normandin, J.	"	500
Ouimet, J. A., Hon.	"	3,000
Paterson, J. W., exc. est.	"	500
Payette, Ls.	"	5,750
Pelletier, Hon. L. P.	Quebec, Que.	1,750
Phelan, F. E.	Montreal, Que.	100
Plouffe, H.	"	300
Prefontaine, T.	"	500
Prevost, E.	"	110
Philps, A.	Huntingdon, Que.	200
Quebec Bank	Rock Island	500
Rainville, Hon. H. B.	Montreal, Que.	65,870
Rainville, Hon. H. B., in trust	"	10,000
Rougier, P. V.	"	100
Rouleau, A.	"	250
Roy, Clotilde	"	500
Rainville, Eugenie, A.	"	5,000
Rainville, Paul	"	2,200
Séminaire de Montreal	"	6,850
Santoire, A. T. Z.	St. Chrysostome, Que.	500
Savard, Mrs. J. A.	Montreal, Que.	50
Simard, A.	"	800
St. Germain, F.	"	200
Soeurs de la Congrégation	"	500
Thibaudeau, A.	"	100
Toohey, J.	"	250
Tremblay, W.	"	100
Trenholme, W. H.	"	100
Trudel, J. D.	"	250
Vaillancourt, J. A.	"	1,000
Villeneuve, Mrs. J. B.	"	500
Ward, J.	"	200
Warren, J. L.	"	1,000
Wilson, Hon. J. M.	"	20,000
	Totals	$ 250,000

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 6, 1915).

D. K. Ridout, Pres.; A. E. Dyment and R. C. Holden, Vice-Pres.; W. T. Bradshaw W. P. Murray, W. D E. Strickland, F. W. Baillie, J. D. Montgomery, C. F. Dale, J. J. Meagher, G. W. Birks, W. S. Dresser.

LIST OF SHAREHOLDERS (As at Dec. 31, 1914).

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Bradshaw, W. T.	Toronto, Ont.	7,500 00	2,500 00
Dale, C. F.	Montreal, Que.	100,000 00	20,000 00
Dyment, A. E.	Toronto, Ont.	7,500 00	2,500 00
Gittleson, Leonard	Montreal, Que.	500 00	166 66
Ievers, Henry	Quebec, Que.	6,000 00	2,000 00
Mathias, P. F.	Montreal, Que.	1,000 00	1,000 00
Meagher, J. J., in trust	"	5,000 00	5,000 00
Montgomery, J. D	Toronto, Ont.	7,000 00	2,333 33
Murphy, Miss L. V.	Montreal, Que.	6,000 00	2,000 00
Murray, W. Parkyn	Toronto, Ont.	2,500 00	2,500 00
McCulloch, Miss J. H.	Montreal, Que.	1,000 00	333 33
Peacock, P. W.	"	3,000 00	1,000 00
Potter, P. E.	"	1,200 00	400 00
Strickland, W. D. E.	Toronto, Ont.	3,000 00	1,000 00
Thomson, Julius A.	"	100 00	33 33
Holden, R. C.	Montreal, Que.	5,500 00	3,500 00
Macpherson, A. J.	"	3,000 00	1,000 00
Shirres, D. A.	"	3,000 00	1,000 00
Peacock, Wm.	Winnipeg, Man.	5,000 00	1,666 66
Ness, Mrs. Margaret S.	Ottawa, Ont.	1,000 00	333 33
Ridout, H. E.	Toronto, Ont.	1,000 00	333 33
Dickson, J. E. E.	Montreal, Que.	1,000 00	333 33
Birks, Gerald W.	"	3,000 00	1,000 00
Clelland, Wm., jr	"	2,500 00	833 33
Willmott, Jno. H.	Bracebridge, Ont.	4,000 00	4,000 00
Robertson, A. W.	Montreal, Que.	3,000 00	1,000 00
Quinlan, Hugh	"	3,000 00	1,000 00
Meagher, Mrs. Muriel C.	"	7,200 00	2,400 00
Dresser, W. S.	Sherbrooke, Que.	2,500 00	833 33
Meagher, Jno. J.	Montreal, Que.	3,000 00	1,000 00
Baillie, Frank W.	Toronto, Ont.	10,000 00	3,333 33
Ridout, D. K.	"	93,500 00	19,500 00
McCulloch, Mrs. Margaret S.	Montreal, Que.	1,000 00	333 33
Sproul, Robt.	Toronto, Ont.	400 00	133 33
Holden, J. C.	Montreal, Que.	2,500 00	2,500 00
	Totals	$306,400 00	$ 88,799 95

THE NORTH EMPIRE FIRE INSURANCE COMPANY.

List of Directors—(As at Feb. 27, 1915).

D. H. McDonald, Pres.; A. J. Adamson, Vice-Pres.; Sir R. P. Roblin, M.P.P., J. D. McArthur, J. W. Bettes, Colin Inkster, F. W. Drewry, J. A. Thompson, D. L. Mather, J. A. McDonald, M.P.P., F. E. Kenaston, F. J. Walsh, J. G. Turriff, M.P., C. A. Adamson, J. Fahey, D. H. McDonald, W. M. Fisher, J. E. Adamson, W. J. Bell, M. Long.

List of Shareholders—(As at Dec. 31, 1914).

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Adair, Thomas	Treherne, Man.	1,250 00	375 00
Adamson, Alan, in trust	Winnipeg, Man.	47,500 00	12,784 56
Adamson, John E.	"	2,500 00	750 00
Adamson, Alan B.	"	3,500 00	898 92
Adamson, Mrs. Mary W.	"	1,100 00	330 00
Adamson, C. A.	"	4,550 00	1,365 00
Adamson, Long & McDonald	"	52,250 00	13,305 64
Argue, Wm. P.	Vancouver, B.C.	250 00	75 00
Allan, James A.	Regina, Sask.	1,000 00	300 00
Appleton, John	Toronto, Ont.	500 00	150 00
Axford, Annie	Belmont, Man.	300 00	90 00
Ashley, W. W.	Saskatoon, Sask.	1,300 00	390 00
Atkinson, Chas. I.	Wawanesa, Man.	1,000 00	300 00
Alpine, John Chas.	Joliette, Ill.	500 00	150 00
Adair, John	Treherne, Man.	500 00	150 00
Agnew, Thos. J.	Prince Albert, Sask.	1,300 00	390 00
Armitage, R. W.	Roland, Man.	1,300 00	390 00
Bell, Wm. J.	Saskatoon, Sask.	10,000 00	3,000 00
Bain, Alex	Winnipeg, Man.	2,500 00	750 00
Bettes, James W.	"	5,000 00	1,500 00
Bell, Mrs. Elizabeth	"	10,500 00	3,603 95
Bashford, Wm. B.	Rosthern, Sask.	10,000 00	2,532 00
Boggs, N. Gardner	Saskatoon, Sask.	5,000 00	1,500 00
Brock, Jeffrey Hall	Winnipeg, Man.	400 00	120 00
Breton, Mrs. Narcisse	Letellier, Man.	100 00	30 00
Bulman, W. J.	Winnipeg, Man.	500 00	150 00
Bray, G. H.	Morden, Man.	500 00	150 00
Bond, Amos	Roland, Man.	250 00	75 00
Baker, Alfred Henry	Rosebank, Man.	1,250 00	375 00
Bristol, J. Wesley	Victoria, B.C.	2,500 00	750 00
Black, Miss Jean E.	Morden, Man.	250 00	75 00
Bjorstad, Julius	St. Paul, Minn.	500 00	150 00
Black, John Henry	Morden, Man.	500 00	150 00
Brenthon, R. W.	Hamiota, Man.	50 00	15 00
Christie, Jonas	Glenboro, Man.	1,250 00	375 00
Chisholm, Mrs. M	Winnipeg, Man.	250 00	75 00
Campbell, A. A.	Vancouver, B.C.	250 00	75 00
Campbell, L.	"	250 00	75 00
Chambers, John Hudson	Winnipeg, Man.	1,300 00	390 00
Chadwick, Ashford Estate	"	100 00	30 00
Church, E. J.	South Durham, P.Q.	500 00	150 00
Carlin, Michael Barnes	Victoria, B.C.	1,500 00	450 00
Clarkson, Worrell	St. Paul, Minn.	100 00	30 00
Cameron, John A	Rathwell, Man.	500 00	150 00
Chalmers, R. J.	Manitou, Man.	500 00	150 00
Cornwall, W. A.	Claresholm, Alta.	500 00	150 00
Carrothers, J. W.	Methven, Man.	1,250 00	375 00
Cherry, Harry T.	Winnipeg, Man.	500 00	150 00
Conway, Michael Estate	"	12,500 00	3,745 32
Coyle, D. F.	"	2,500 00	749 04
Chambers, Robert	Gretna, Man.	2,000 00	600 00

SESSIONAL PAPER No. 8

THE NORTH EMPIRE FIRE INSURANCE COMPANY.

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Campbell, R. J.	Boissevain, Man	250 00	75 00
Crawford, W. E.	Hartney, Man.	1,000 00	300 00
Cannon, Charles	Belmont, Man	750 00	225 00
Campbell, E. J.	Carnduff, Sask.	500 00	150 00
Costelle, Sophia A. H	Belmont, Man	500 00	150 00
Clinkskill, James	Saskatoon, Sask.	500 00	150 00
Couling, Pierce	Wawanesa, Man.	500 00	150 00
Crease, Lindley	Vancouver, B.C.	250 00	75 00
Chubb, Benjamin	North Vancouver, B.C.	1,250 00	375 00
Carpenter, Oscar A.	Sully, Iowa.	1,250 00	375 00
Coo, George H.	Fort William, Ont.	500 00	150 00
Crawford, Miss A. G.	Ottawa, Ont.	1,000 00	300 00
Drewry, E. L.	Winnipeg, Man.	500 00	150 00
Dewart, E. H.	Stockton, Man.	500 00	150 00
Drewry, F. H	Winnipeg, Man.	3,000 00	900 00
Deans, Wm. J.	Brandon, Man.	1,300 00	390 00
Deenes, Griffin H.	Chicago, Ill.	1,000 00	300 00
Davidson, Gilbert E.	Manitou, Man.	500 00	150 00
Dingle, G. S.	Calgary, Alta.	500 00	150 00
Dundas, Henry	Miami, Man	750 00	225 00
Denegre, James D.	St. Paul, Minn.	500 00	150 00
Dingwall, D. R., (estate)	Winnipeg, Man.	250 00	75 00
Duncan, James	Glenboro, Man.	500 00	150 00
Elliott, A. G. & A. T. H.	Carnduff, Sask.	1,300 00	390 00
Elliott, James	Wawanesa, Man.	2,500 00	750 00
Elliott, A. R.	Chicago, Ill.	1,000 00	300 00
Friesen, Jacob L.	Gretna, Man.	2,500 00	750 00
Friesen, Jacob P.	"	2,000 00	1,500 00
Friesen, Peter J.	"	2,500 00	750 00
Fahey, Joseph	Winnipeg, Man.	5,000 00	1,410 00
Fisher Wm.	"	20,000 00	6,000 00
Fairbairn, Alex.	Carnduff, Sask.	1,250 00	375 00
Fairbairn, Geo.	"	1,250 00	375 00
Foulds, Andrew Hugh.	"	3,800 00	1,140 00
Fitzhenry, W. D. Tight	Myrtle, Man.	1,250 00	375 00
Fleming, Edgar	Victoria, B. C.	300 00	90 00
Fairfax, Wm. H	Holland, Man.	750 00	225 00
Frederickson, J. S.	Glenboro, Man.	500 00	150 00
Frank, Mrs. Robert W.	Minto, Man.	500 00	150 00
Fargay, John Heyes.	La Riviere, Man.	50 00	15 00
Fife, Gordon	Crystal City, Man.	500 00	150 00
Fellows, Archie.	Victoria, B.C.	500 00	150 00
Foulds, William Robert.	Carnduff, Sask.	800 00	240 00
Fitzpatrick, Frank.	Newdale, Man.	2,000 00	600 00
Grant, Geo. J.	St. Paul, Minn.	500 00	150 00
Galt, Geo. F.	Winnipeg, Man.	500 00	150 00
Gordon, Albert L.	Regina, Sask.	2,500 00	750 00
Guthrie, Archibald	St. Paul, Minn.	500 00	150 00
Green, Joseph E.	Wawanesa, Man.	250 00	75 00
Garbutt, O. D	Crystal City, Man.	100 00	30 00
Hebblewhite, W. A.	Winnipeg, Man.	10,000 00	3,000 00
Heubach, E.H.	Punnichy, Sask.	5,000 00	1,500 00
Harris, Henry	Victoria, B.C.	300 00	90 00
Hettle, John	Fairfax, Man.	100 00	30 00
Hamilton, Janet	Victoria, B.C.	1,250 00	375 00
Hall, J. D.	Vancouver, B.C.	500 00	150 00
Herriott, William	Souris, Man.	500 00	150 00
Huston, James.	Manitou, Man.	500 00	150 00
Hogson, James H.	Myrtle, Man.	3,750 00	1,125 00
Hefford, Charles W.	Miami, Man	250 00	75 00
Hedderley, John Ernest	Grandview, Man.	500 00	150 00
Hanson, Albert H.	Saskatoon, Sask.	2,500 00	750 00
Holroyde, Edward	Winnipeg, Man.	5,000 00	1,341 96
Hutchinson, H. W.	"	10,000 00	2,818 75

THE NORTH EMPIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Hay, Robert F.	Winnipeg, Man	2,000 00	600 00
Hamilton, Wm. L.	Passburg, Alta	5,000 00	1,500 00
Haverson, John H	Carman, Man	500 00	150 00
Higgins, A. F.	Roland, Man	300 00	90 00
Halpenny, J.	Winnipeg, Man	1,250 00	375 00
Holditch, Constance M	"	500 00	150 00
Hudson, Horace V.	"	250 00	75 00
Hamilton, J. J.	Minneapolis, Minn	300 00	90 00
Hughton, Raymond, R.	Belmont, Man	100 00	30 00
Hodgson, Wm. T.	Roland, Man	3,800 00	1,140 00
Inkster, Colin	Winnipeg, Man	5,000 00	1,500 00
Jordan, Wm.	"	10,000 00	3,000 00
Jackson, Wemyss	Hinsdale, Ill	1,000 00	300 00
Jackson, Wm.	Holland, Man	500 00	150 00
Johnson, R. E.	Minneapolis, Minn	150 00	45 00
Johnson Brothers	Minto Man	1,250 00	375 00
Jones, Oswald Meredith	Victoria, B.C	2,500 00	750 00
Jones, Frederick, W.	"	1,250 00	375 00
Keene, Harold	Winnipeg, Man	250 00	75 00
Kerr, O. W. & Co.	Minneapolis, Minn	500 00	150 00
Kane, Paul	Rathwell, Man	500 00	150 00
Konantz, Edward, A.	St. Paul, Minn	500 00	150 00
Kirk, Mrs. Mary E.	Myrtle, Man	1,250 00	375 00
Kirk, Thomas William	"	2,350 00	705 00
Kerr, Ezra M.	Crystal City	250 00	75 00
Kenny, John	Victoria, B.C	800 00	240 00
Kenaston, Frederick E.	Minneapolis, Minn	10,000 00	3,000 00
Kisbey, R.	Estevan, Sask	5,000 00	1,500 00
Kelley, W. C.	West Summerland, B.C	5,000 00	1,409 37
Kennedy, Finlay	Regina, Sask	300 00	90 00
Lockhard, W. T.	Carnduff, Sask	1,300 00	390 00
Limback, Joseph A.	Chicago, Ill	1,300 00	390 00
Livingston, Peter	Morden, Man	300 00	90 00
Long, Michael	Winnipeg, Man	22,300 00	6,681 90
Long, William	"	2,000 00	680 00
Long, Willian S.	"	1,500 00	490 00
Lamont, Hon. John H.	Regina, Sask	5,000 00	1,500 00
Laughlin, J. Bell	Cartwright, Man	250 00	75 00
Langton, Robert	Roland, Man	300 00	90 00
Lloyd, M. T. L.	Winnipeg, Man	500 00	150 00
Leslie, Frederick G.	St. Paul, Minn	100 00	30 00
Leslie, John	Winnipeg, Man	2,000 00	600 00
Locke, C.	Morden, Man	250 00	75 00
Law William M	Prince Rupert, B.C	500 00	150 00
Long James	Whitby, Ont	1,000 00	300 00
Mather, D. L.	Winnipeg, Man	25,000 00	8,250 00
Matheson, Duncan	Inverness, Scotland	2,000 00	600 00
Mather, R. A.	Vancouver, B.C	5,000 00	1,500 00
Mulock, William Redford	Winnipeg, Man	200 00	60 00
Manning, Luther	Crystal City	250 00	75 00
Morphy, John Henry	Miami, Man	1,500 00	450 00
Moore, Richard, F.	Winnipeg, Man	250 00	75 00
Manning, Robert	"	1,250 00	375 00
Mitchell, Hillyard	Duck Lake, Sask	500 00	150 00
Miller, R. H.	Morden, Man	500 00	150 00
Moffatt, Frank B.	Weyburn, Sask	500 00	150 00
Mara, John Andrew.	Victoria, B.C	5,000 00	1,500 00
Martin, James E.	Fort William, Ont	2,500 00	750 00
Morley, W.D.E.	Winnipeg, Man	500 00	150 00
Morrison, A. M.	Calgary, Alta	500 00	150 00
McDonald, Donald H.	Ft. Qu'Appelle, Sask	25,000 00	7,500 00
McKenty, F. D. Dr.	"	6,000 00	1,798 14
McDonald, D. C.	"	1,000 00	300 00
McKenty, Dr. James	"	5,000 00	1,500 00

THE NORTH EMPIRE FIRE—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
McArthur, John D	Ft. Qu' Appelle, Sask	25,000 00	7,500 00
McDonald, John A	"	5,000 00	1,500 00
McIntyre, David Ross	Belmont, Man	5,000 00	150 00
McGregor, James	Clearwater, Man	500 00	150 00
McLachlan, R. D	Stockton, Man	2,500 00	750 00
McTavish, Sara	Minto, Man	100 00	30 00
McLeod, D. N	Winnipeg, Man	100 00	30 00
McKnight, George	Glenboro, Man	1,000 00	300 00
McMillan, Donald	Neepawa, Man	500 00	150 00
McCullough, Wm. Irvine	Cartwright, Man	100 00	30 00
McGill, David	Holland, Man	500 00	150 00
McCutcheon, Jno. A	Glenboro, Man	1,000 00	300 00
McGillvray, Thos. D	Mather, Man	1,400 00	420 00
McKenzie, N. M. W. J	North Bay, Ont	1,000 00	300 00
MacIntyre, L. C	Winnipeg, Man	500 00	150 00
McNeil, Frederick M	Coronation, Alta	1,250 00	375 00
Newth, Reginald	Lipton, Sask	1,000 00	300 00
Newport, Reece M	St. Paul, Minn	100 00	30 00
McCullough, C.C	Ft. William, Ont	500 00	150 00
Newton, Walter Selkirk	Calgary, Alta	200 00	60 00
Oxendale, James	Victoria, B. C	300 00	90 00
Orchard, J. G	Chicago, Ill	300 00	90 00
Philips, Haskelle Lester,	Cartwright, Man	250 00	75 00
Park, Joseph	Rosebank, Man	500 00	150 00
Philips, Alex., estate	Roland, Man	1,250 00	375 00
Pfermmer, Andrew H	Myrtle, Man	1,250 00	375 00
Philips, James	Roland, Man	250 00	75 00
Platz, Paul P	Chicago, Ill	100 00	30 00
Pemberton, Frederick B	Victoria, B.C	5,000 00	1,500 00
Parker, William A	Manitou, Man	1,000 00	300 00
Price, Harry Stevenson	Winnipeg, Man	250 00	75 00
Roberts, Edward	Treherne, Man	500 00	150 00
Ross, George	Roland, Man	1,300 00	390 00
Roblin, Sir R. P	Winnipeg, Man	5,000 00	1,498 14
Roberts, Henry L	Grimsby, Ont	5,000 00	1,500 00
Ross, Jas. I. N	Saskatoon, Sask	1,000 00	300 00
Robertson, Thos. S	Holland, Man	2,500 00	750 00
Roberts, Thomas	Treherne, Man	500 00	150 00
Riddell, Alexander	Burnside, Man	200 00	60 00
Ross, William Fulton	Holland, Man	500 00	150 00
Rixon, Herbert Lorne	"	500 00	150 00
Ross, William Randolph	"	500 00	150 00
Reid, John William	Hartney, Man	100 00	30 00
Robinson, James	Boissevain, Man	300 00	90 00
Rawson, W. J	Brandon, Man	500 00	150 00
Rankins, Geo. & Son	Oakner, Man	300 00	90 00
Riordan, John	Winnipeg, Man	5,000 00	1,500 00
Ryan, Thomas	"	500 00	150 00
Richardson, J. F	"	1,300 00	390 00
Smith, James Baird	"	1,500 00	450 00
Scarrow, Wellington	Rathwell, Man	250 00	75 00
Smith, William	New York, N.Y	500 00	150 00
Sparks, Francis F	Vancouver, B.C	600 00	180 00
Shannon, John Phillip	Neepawa, Man	500 00	150 00
Stewart, Alexander	Holland, Man	2,750 00	825 00
Stewart, James	"	3,250 00	975 00
Seaborn, W. E	Moosejaw, Sask	2,500 00	750 00
Stewart, Arthur, estate	Winnipeg, Man	2,500 00	750 00
Stirk, Harry F	Moosejaw, Sask	3,000 00	900 00
Smith, W. W. H	Virden, Man	250 00	75 00
Smith, P. A	Fort Francis, Ont	2,000 00	600 00
Simpson, R. M	Winnipeg, Man	1,250 00	375 00
Smith, Alfred	Holland, Man	1,750 00	525 00
Speight, Miss Augusta	Winnipeg, Man	10,000 00	3,000 00

THE NORTH EMPIRE FIRE—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Sullivan, Mrs. Sarah A.	Winnipeg, Man.	2,500 00	750 00
Story, Richard	Franklin, Man.	100 00	30 00
Stoker, Dee A.	Chicago, Ill.	500 00	150 00
Scarrow, Robert	Rathwell, Man.	250 00	75 00
Steel, Jennie	Ninga, Man.	750 00	225 00
Snider, R. W.	Wawanesa, Man.	2,500 00	750 00
Scott, R. R.	Winnipeg, Man.	500 00	150 00
Squires, Mrs. C.	Clearwater, Man.	100 00	30 00
Strachan, Robert	Fort William, Ont.	750 00	225 00
Seagrelli, Ernest B.	Joliet, Ill	500 00	150 00
Scott, Henry	West Summerland, B.C.	1,000 00	300 00
Thorburn, Chas. H.	Chicago, Ill.	250 00	75 00
Turiff, John G.	Regina, Sask.	5,000 00	1,500 00
Turiff, Miss L. J.	Winnipeg, Man.	10,000 00	3,400 00
Turiff, Mrs. C. M.	Regina, Sask.	5,600 00	1,678 00
Turiff, Miss E. O.	"	1,100 00	330 00
Turiff, John G., in trust for Hilda C.	"	1,100 00	330 00
Turiff, John G., in trust for Robt. S.	"	1,100 00	330 00
Turiff, Robert S., in trust	"	1,100 00	330 00
Thompson, John A.	Winnipeg, Man.	11,500 00	3,450 00
Thomson, W. M.	Fort Qu'Appelle, Sask.	1,000 00	300 00
Tweed, H. R.	Winnipeg, Man.	500 00	150 00
Tupper, Ransom	Chicago, Ill.	1,000 00	300 00
Thornton, Robt. S.	Deloraine, Man.	500 00	150 00
Tweed, George Frank	Winnipeg, Man.	500 00	150 00
Thomber, Bessie H.	Wawanesa, Man.	250 00	75 00
Thomber, Ernest J.	"	500 00	150 00
Thomber, Hugh R.	"	250 00	75 00
Thompson, Mrs. Ethel	Boissevain, Man	250 00	75 00
Talton, John Ernest	Oak Lake, Man.	250 00	75 00
Traunweiser, Chas.	Calgary, Alta.	1,000 00	300 00
Wilkinson, Joseph	Roland, Man.	2,500 00	750 00
Webster, Henry	Victoria, B.C.	300 00	90 00
Wilbur-Wright, Louise F.	Maitland, Ont.	750 00	225 00
Willers, Thos.	Ellisborough, Sask.	2,000 00	600 00
West, Geo. Washington	Innisfail, Alta.	150 00	45 00
Wessels, Henry F.	St. Paul, Minn.	500 00	150 00
Willock, W. L.	Sully, Iowa	250 00	75 00
Wheelock, Webster	St. Paul, Minn.	500 00	150 00
Willson, Harry L.	Winnipeg, Man.	500 00	150 00
Wardbaugh, Mark Ferris	"	100 00	30 00
Wilson, David	Fort Qu'Appelle, Sask.	500 00	150 00
Wilson, Thomas J.	Belmont, Man	1,300 00	390 00
Wilson, Russell	Saskatoon, Sask.	500 00	150 00
Wilson, Mrs. Nancy	Rathwell, Man.	500 00	150 00
Willoughby, J. H. C.	Saskatoon, Sask.	2,500 00	750 00
Willoughby, W. B.	Moosejaw, Sask.	500 00	150 00
Willoughby, W. B.	"	150 00	45 00
Whitmore, Geo. R.	Regina, Sask.	5,000 00	1,500 00
Wray, Annie R.	Omagh, Neb.	500 00	150 00
Welch, John	Roland, Man.	250 00	75 00
Wenman, Helen Kate	Souris, Man.	500 00	150 00
Westbrook, S. G.	Belmont, Man	250 00	75 00
Winthrope, A. W.	Lyleton, Man.	500 00	150 00
Young, Donald D.	Winnipeg, Man.	1,000 00	300 00
Young, John M.	Regina, Sask.	5,000 00	1,500 00
Young, David J.	Calgary, Alta.	500 00	150 00
Young, Peter A.	Crystal City, Man.	1,500 00	450 00
Youngman, Walter	Winnipeg, Man.	300 00	90 00
	Totals	$687,150 00	$ 202,929 62

THE NORTH WEST FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 27, 1915.)

G. R. Crowe, Pres.; D. E. Sprague, Vice-Pres.; G. V. Hastings, G. F. Galt, J. S. Hough, Thos. Bruce.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1914.)

Name.	No. shares.	Amount paid in cash.
		$ cts.
Bruce, Thos.	15	600 00
Crowe, G. R.	15	600 00
Galt, G. F.	15	600 00
Hough, J. S.	15	600 00
Hastings, G. V.	15	600 00
Sprague, D. E.	15	600 00
Union Assurance Society, Limited	2,410	96,400 00
Totals	2,500	$ 100,000 00

THE OCCIDENTAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 24, 1915.)

Randal Davidson, Pres.; C. A. Richardson, Vice-Pres.; S. E. Richards, W. A. T. Sweatman, Thos. R. Whitley.

LIST OF SHAREHOLDERS—(As at May 1, 1915.)

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			$ cts.	$ cts.
Davidson, R.	Montreal, Que.	25	2,500 00	1,000 00
Richardson, C. A.	Winnipeg, Man.	25	2,500 00	1,000 00
Richards, S. E.	"	25	2,500 00	1,000 00
Sweatman, W. A. T.	"	25	2,500 00	1,000 00
Whitley, Thos. R.	"	25	2,500 00	1,000 00
North British and Mercantile	Edinburgh, Scot.	4,845	484,500 00	168,562 70
Sutton, M. E., estate	Roland, Man.	10	1,000 00	400 00
Powell, Geo.	Grenfell, Sask.	10	1,000 00	400 00
Spicer, H. W.	"	10	1,000 00	400 00
	Totals	5,000	$500,000 00	$ 174,762 70

THE PACIFIC COAST FIRE INSURANCE COMPANY.

List of Directors—(As at Feb. 15, 1915.)

Dr. D. H. Wilson, Pres.; J. W. Horne and W. H. Malkin, Vice-Pres.; R. P. McLennan, J. Rogers, M. P. Thompson, Geo. Martin, J. B. Mathers, T. W. Greer, J. Ramsay, D. Spencer, E. H. Crandell, Sir Richard McBride.

List of Shareholders (As at Dec. 31, 1914).

Name.	Residence.	Amount Subscribed	Amount Paid in Cash.
Robertson, R. J.	Victoria, B. C.	1,000 00	860 00
Popham, Edwin S., Dr.	Winnipeg, Man.	3,000 00	3,000 00
Cran, James	Duncan, B. C.	2,000 00	2,000 00
Althoff, Rev. Jno	Nelson, B. C.	600 00	600 00
Curtis, D. S.	New Westminster, B.C.	2,000 00	2,000 00
Stuart, J. Duff	Vancouver, B.C.	10,000 00	3,666 66
Allen, J. C.	East Burnaby, B.C.	3,000 00	1,360 00
Almour, Joseph	"	700 00	700 00
Macauley, D. G.	Victoria, B.C.	5,000 00	5,000 00
Tremaine, Z., D. L. & C. F.	Halifax, N.S.	500 00	500 00
Crosby, Thos., Estate	Vancouver, B.C.	2,000 00	2,000 00
Jones, T. D.	Nanaimo, B.C.	500 00	500 00
Fawcett, R. C.	Duncan, B.C.	1,000 00	1,000 00
Pettit, Geo.	Victoria, B.C.	2,000 00	2,000 00
Collins, A. M., Mrs.	Edmonds, B.C.	1,000 00	1,000 00
Dalley, E.	Victoria, B.C.	1,500 00	1,500 00
Hughes, Mrs. E.	Sardis, B.C.	2,000 00	1,760 00
Wilson, A. H.	Fairville, N.B.	500 00	500 00
Wilson, R. S.	"	500 00	500 00
York, Mrs. Martha	Victoria, B.C.	500 00	500 00
Swayne, A. C.	Vancouver, B.C.	3,500 00	3,500 00
Haggart, T. F.	Tod Inlet, B.C.	1,000 00	850 00
McBride, Sir Richard	Victoria, B.C.	10,000 00	10,000 00
Renwick, John	Nanaimo, B.C.	1,000 00	1,000 00
Hume, Bessie W.	Dartmouth, N.S.	700 00	700 00
Plaxton, H. E.	Winnipeg, Man.	900 00	900 00
Blake, Mrs. L. E.	Vancouver, B.C.	500 00	500 00
Pinchbeck, Geo.	Mission Junction, B.C.	1,200 00	1,180 00
Deans, Mrs. Elizabeth	Victoria, B.C.	2,000 00	1,600 00
Plaxton, Jno.	Winnipeg, Man.	500 00	500 00
Wood, Thos.	Victoria, B.C.	6,000 00	4,500 00
Armstrong, Angus	Ashcroft, B.C.	900 00	900 00
McNutt, A. J.	Halifax, N.S.	500 00	500 00
James, W. H.	Nanaimo, B.C.	600 00	528 00
Abbott, E. J.	Mission City, B.C.	2,000 00	1,760 00
Gaetz, F. H.	Halifax, N.S.	400 00	400 00
Adams, Mary	Dartmouth, N.S.	2,500 00	2,300 00
Cross, G. B.	Sapperton, B.C.	500 00	500 00
Heaps, Mrs. Anna	Vancouver, B.C.	800 00	688 00
Miller, Isaac	Winnipeg, Man.	500 00	500 00
Spencer, David	Victoria, B.C.	20,000 00	12,104 00
Spencer, Chris.	Vancouver, B.C.	1,600 00	1,376 00
Maritime Securities Co., Ltd.	Sydney, N.S.	100 00	72 00
Odlum, Edward	Vancouver, B.C.	500 00	500 00
Connell, K.	Victoria, B.C.	2,600 00	2,600 00
Bunce, John	Vancouver, B.C.	3,500 00	3,500 00
Wright, Mrs. C. A.	Halifax, N.S.	2,000 00	2,000 00
Evans, G. U.	Halifax, N.S.	500 00	500 00
Young, G. W.	"	300 00	360 00
Horne, Jas. W.	Vancouver, B.C.	10,000 00	5,200 00
Rumble, John, Estate	Central Park, B.C.	5,000 00	5,000 00
Watt, W. L.	Long Beach, Cal.	2,000 00	2,000 00
Hamilton, S. B.	Nanaimo, B.C.	3,000 00	3,000 00
Stabler, A.	North Vancouver, B.C.	1,000 00	1,000 00

SESSIONAL PAPER No. 8

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Gaskell, M. J.	Vancouver, B.C.	2,000 00	1,200 00
McRae, Henry	Nanaimo, B.C.	500 00	500 00
Palmer, E. J.	Chemainus, B.C.	2,000 00	2,000 00
Sanford, I. E.	Halifax, N.S.	500 00	500 00
Smith, Mrs. F. R.	Victoria, B.C.	2,000 00	2,000 00
Martindale, Eliz.	"	100 00	100 00
Jones, Geo. H.	Nanaimo, B.C.	2,000 00	2,000 00
Paterson, T. W. (Hon.)	Victoria, B.C.	5,000 00	5,000 00
Newbury, J. C.	"	20,000 00	20,000 00
Thomson, H. B.	"	10,000 00	10,000 00
Dominey, Wm.	Halifax, N.S.	600 00	600 00
Ker, W. H.	Vancouver, B.C.	10,000 00	8,666 66
Eperson, Vincent	Nelson, B.C.	500 00	500 00
Snider, S. B.	Summerland, B.C.	1,200 00	1,200 00
Flack, Thos.	Vancouver, B.C.	10,000 00	10,000 00
Gossip, Lucy	Dartmouth, N.S.	300 00	300 00
Rogers, J. Spencer	Seattle, Wash.	23,200 00	6,070 00
King, Chas. E.	Victoria, B.C.	500 00	500 00
Leckie, W. H.	Vancouver, B.C.	10,000 00	4,500 00
McDonald, Rosanna	Halifax, N.S.	500 00	500 00
Skinner, H.	Nanaimo, B.C.	1,500 00	1,500 00
Turner, John	Vancouver, B.C.	400 00	400 00
Matheson, Georgina	Victoria, B.C.	500 00	500 00
Rogers, Jonathan	Vancouver, B.C.	10,000 00	4,000 00
Thomson, John	Victoria, B.C.	1,000 00	1,000 00
Huestis, S. F.	Toronto, Ont.	800 00	800 00
Grant, Wm.	Victoria, B.C.	4,000 00	4,000 00
Grant, Mrs. H. M.	"	6,000 00	6,000 00
Mosher, F. W.	Halifax, N.S.	500 00	500 00
Horner, J.	Vancouver	500 00	500 00
Harvey, Mary	Halifax, N.S.	100 00	100 00
Snider, A. B.	Nanaimo, B.C.	1,000 00	1,000 00
Preston, Mrs. B. L.	Nanaimo, B.C.	500 00	500 00
Begg, W. A.	Medicine Hat, Alta.	1,000 00	850 00
Carter, W. C.	Sydney, C.B.	400 00	400 00
McKeown, Angus	Victoria, B.C.	3,000 00	2,600 00
Peacey, Angus	Vancouver, B.C.	600 00	600 00
Cherry, Mrs. Flora	Winnipeg, Man.	1,000 00	880 00
Telfer, Geo. J.	Vancouver, B.C.	4,200 00	3,018 00
Blackstock, M.	Victoria, B.C.	1,600 00	1,609 00
Carter, A. E.	Vancouver, B.C.	200 00	200 00
McKie, Jno.	Grand Forks, B.C.	500 00	500 00
Martin, Geo.	Vancouver, B.C.	7,500 00	6,255 00
Edgecombe, Mrs. Helen	St. John, N.B.	800 00	800 00
Grant, C. C.	St. Stephen, N.B.	4,000 00	3,760 00
McLaughlin, J.	Vancouver, B.C.	2,000 00	1,880 00
Parsons, E. J., Estate	Victoria, B.C.	2,000 00	2,000 00
Elliott, Mrs. S. R.	Kamloops, B.C.	2,000 00	2,000 00
White, G. H., Estate	Sussex, N.B.	1,200 00	1,200 00
Nortin, Miss S. L.	Halifax, N.S.	600 00	516 00
Fulton, Wm. H.	Vancouver, B.C.	500 00	500 00
Duke, Thos.	"	500 00	500 00
Baker, Mrs. E. A.	Winnipeg, Man.	1,500 00	1,500 00
Duke, R. H., Estate	Vancouver, B.C.	6,100 00	2,794 00
Bilodeau, P. O.	New Westminster, B.C.	2,000 00	2,000 00
McCourt, John	Vancouver, B.C.	2,600 00	2,236 00
Morris, Jas. W.	Halifax, N.S.	1,000 00	808 00
Gardiner, Fk.	Vancouver, B.C.	2,100 00	2,100 00
Boulding, G. T.	Victoria, B.C.	500 00	500 00
Anderson, Andrew	"	800 00	800 00
Wells, James	Vancouver, B.C.	1,000 00	880 00
Doyle, J. F.	Nanaimo, B.C.	300 00	200 00
Clemence, S. G.	Victoria, B.C.	800 00	716 00
Thomson, J. A.	Vancouver, B.C.	2,000 00	1,720 00

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Thomson, M. P.	Vancouver, B.C.	2,500 00	2,080 00
Mathers, J. C.	"	1,000 00	860 00
Mould, Mrs. J. M.	"	1,600 00	1,376 00
Ballam, R. G.	Chilliwack, B.C.	500 00	500 00
Mathers, J. B.	Vancouver, B.C.	5,900 00	4,640 00
Newcombe, Mrs. Sarah	Victoria, B.C.	5,000 00	4,232 00
Shatford, W. T.	Penticton, B.C.	4,000 00	3,440 00
Stoddart, G. A. C.	Victoria, B.C.	2,600 00	2,320 00
Malkin, W. H.	Vancouver, B.C.	3,000 00	2,720 00
Muddell, C.	"	1,600 00	1,376 00
Hanscombe, A. R.	"	2,000 00	2,000 00
MacDonald, W. L.	"	1,000 00	880 00
Archibald, P. S., Estate	Moncton, N.B.	700 00	504 00
Chadwick, S.	Vancouver, B.C.	300 00	300 00
Boyce, Dr. B. F.	Kelowna, B.C.	1,600 00	1,376 00
Graham, T. W.	Lillooet, B.C.	500 00	500 00
Matheson, Robt.	Victoria, B.C.	2,100 00	1,776 00
Hart, Dr. E. C.	"	3,000 00	2,320 00
Marett & Reid	Vancouver, B.C.	1,000 00	1,000 00
Harrison, Mrs. C. H.	St. John, N.B.	400 00	400 00
Stirling, T. W.	Kelowna, B.C.	2,000 00	1,720 00
Mounce, L. A.	Vancouver, B.C.	2,000 00	2,000 00
Wilson, Dr. D. H.	"	7,600 00	7,600 00
Deans, Geo.	Victoria, B.C.	5,000 00	5,000 00
Deans, John	"	5,000 00	5,000 00
Powers, J. E. T.	Nanaimo, B.C.	3,500 00	1,447 50
Scott, R. H.	Winnipeg, Man.	1,000 00	860 00
Harris & Horton	Halifax, N.S.	300 00	300 00
Bailey, A. M.	Moose Jaw, Sask.	1,500 00	1,400 00
Macdonald, T. D.	Vancouver, B.C.	1,000 00	1,000 00
Hogle, Dr. J. H.	"	2,000 00	1,720 00
Crandell, E. H.	Calgary, Alta.	8,800 00	4,280 00
Dingwall, Estate (D.R.)	Winnipeg, Man.	12,500 00	7,025 00
Heibert, Gerhard	"	1,000 00	860 00
Banning, C. P.	"	500 00	500 00
Woodland, H. E.	Grand Forks, B.C.	2,000 00	1,860 00
Wilson, A. E.	St. John, N.B.	500 00	500 00
Goodacre, L.	Victoria, B.C.	500 00	500 00
Bone, W. H.	"	1,000 00	860 00
Morley, John	Sydney, N.S.	100 00	100 00
McLennan, R. P.	Vancouver, B.C.	5,000 00	2,630 00
McFadzeb, F. H.	Montreal, P.Q.	400 00	344 00
Brown, Thos.	Halifax, N.S.	1,000 00	1,000 00
Ledingham, G. T.	Victoria, B.C.	1,000 00	860 00
Walker, T. D.	St. John, N.B.	500 00	500 00
Clarke, G. W.	Victoria, B.C.	6,000 00	4,850 00
Lewis, Wm.	Courtney, B.C.	2,000 00	1,400 00
Wasson, Dr. H. J.	Victoria, B.C.	5,000 00	5,000 00
Solly, D. A. O.	Summerland, B.C.	4,000 00	4,000 00
Richards, J. T.	Pennington, N.J.	200 00	176 00
McCallum, D.	Grand Forks, B.C.	1,500 00	1,500 00
Wallace, P.	Vancouver, B.C.	10,000 00	10,000 00
Gillespie, Dr. J. A.	"	1,500 00	718 00
Murray, Mrs. A.	Halifax, N.S.	600 00	600 00
Downs, Mrs. Mary	Halifax, N.S.	100 00	100 00
Mounce, Ralph	Newport Landing, N.S.	200 00	200 00
Van Houten, A. C.	Nanaimo, B.C.	3,700 00	3,700 00
Van Houten, A. C. & M. O.	"	2,800 00	2,800 00
Brown, F. T.	Vancouver, B.C.	1,000 00	1,000 00
Taylor, D. & J.	Nanaimo, B.C.	500 00	500 00
Halliday, Mrs. May	Halifax, N.S.	2,000 00	1,720 00
Munro, A. K.	Victoria, B.C.	3,100 00	3,100 00
Munro, A. K. (Administrator)	"	200 00	200 00
Saunders, B. P.	Halifax, N.S.	400 00	400 00

SESSIONAL PAPER No. 8

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Sinfield, C. A. J.	Ryde, New South Wales	500 00	500 00
Reid, Mrs. Roberta	Victoria, B.C.	1,400 00	1,400 00
Hutchison, Dr. J. N.	Winnipeg, Man.	6,000 00	6,000 00
Lamont, Jas. F.	Vancouver, B.C.	200 00	200 00
Swanson, J. A.	Nanaimo, B.C.	200 00	200 00
Vedder, E. A.	Sardis, B.C.	400 00	400 00
Lawson, J. H.	Victoria, B.C.	5,900 00	5,900 00
Hendry, Alex.	Winnipeg, Man.	1,000 00	1,000 00
Craig, Geo. (In trust)	"	500 00	500 00
Koenig, Anna	Shawnigan Lake, B.C.	500 00	500 00
Koenig, Harry	"	500 00	500 00
Koenig, Geo.	"	500 00	500 00
Bowman, A. & E.	Nanaimo, B.C.	300 00	300 00
Shaffner, Mrs. A.	Halifax, N.S.	2,800 00	1,897 00
Flynn, Patrick	Lakemere, B.C.	300 00	300 00
Renwick, Thos.	Nanaimo, B.C.	1,000 00	1,000 00
Estate of Wm. M. Moir	Victoria, B.C.	2,500 00	2,500 00
Leslie, Isaac G.	Dartmouth, N.S.	1,000 00	1,000 00
Hodgson, H. H.	Prince Rupert, B.C.	300 00	300 00
Crathorne, G. A.	Dartmouth, N.S.	500 00	500 00
Hardy, Mrs. A. McN.	Arlington, Mass.	400 00	400 00
Mott, Thos.	Dartmouth, N.S.	500 00	500 00
Barron, Eliz. A. F.	Victoria, B.C.	500 00	500 00
Pauline, F. A.	"	10,000 00	10,000 00
Chittick, Jos.	Dartmouth, N.S.	200 00	200 00
Chittick, S. C.	"	400 00	400 00
Laidlaw, A. M.	"	300 00	300 00
Copp, W. H., Capt.	Vancouver, B.C.	5,000 00	5,000 00
Ross, Geo. H.	Winnipeg, Man.	1,000 00	1,000 00
Carter, Alf.	Dartmouth, N.S.	200 00	200 00
Carter, Robt.	"	200 00	200 00
Carter, Mrs. S.	"	400 00	400 00
Griffin, Mrs. M. C.	"	300 00	300 00
Balcom, Mrs. E. M.	"	200 00	200 00
Morash, J. P.	"	200 00	200 00
Dustan, A. E.	"	300 00	300 00
Creighton, A. H.	"	200 00	200 00
Creighton, Mrs. B.	"	200 00	200 00
Ross, Mrs. Emma	"	100 00	100 00
Morash, Scott	"	400 00	400 00
Morash, J. R.	"	400 00	400 00
Morash, N.	"	400 00	400 00
Gossip, M. L.	Halifax, N.S.	200 00	200 00
Johns, Samuel	Strawberry Vale, B.C.	1,000 00	1,000 00
Whitacre, M. F.	Vancouver, B.C.	500 00	500 00
Johns, Albion	Victoria, B.C.	1,000 00	1,000 00
Young, Abram	Bridgetown, N.S.	500 00	500 00
Tobin, A. H.	Victoria, B.C.	5,000 00	4,000 00
Russell, J. H. G.	Winnipeg, Man.	2,500 00	2,500 00
Munro, Jane	Halifax, N.S.	500 00	500 00
Mahon, C. E.	Vancouver, B.C.	6,000 00	5,500 00
Wilson, Wm.	Victoria, B.C.	5,000 00	5,000 00
Greer, T. W.	Vancouver, B.C.	2,500 00	1,940 00
Morash, J. P.	Northwest Cove, N.S.	1,000 00	1,000 00
Brown, G. B.	Nanaimo, B.C.	1,000 00	1,000 00
Hodgson, Thos.	"	1,000 00	1,000 00
Mahrer, Herman	"	4,000 00	4,000 00
Shaw, John	"	1,100 00	1,100 00
Thompson, Eliz.	Victoria, B.C.	1,000 00	1,000 00
Mills, S. P.	"	1,000 00	1,000 00
Bartlett, Mrs. M. J.	"	5,000 00	5,000 00
Finch, Lewis	"	2,500 00	2,500 00
Hanbury, D. W.	"	5,000 00	5,000 00
Macdonald, Mrs. M. W.	"	500 00	500 00

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount subscribed.	Amoun paid in cash.
		$ cts.	$ cts.
Craig, R. W.	Winnipeg, Man.	1,000 00	1,000 00
Fraser, Mrs. G. E.	Halifax, N.S.	500 00	500 00
Dustan, E. P.	Dartmouth, N. S.	100 00	100 00
Munro, Mrs. J.	Victoria, B.C.	600 00	600 00
Irving, Mrs. J. M.	"	200 00	200 00
Rithet, Mrs. E. J.	"	200 00	200 00
Rithet, Mrs. E. J. (Committee)	"	200 00	200 00
Wilson, Mrs. M. K.	"	200 00	200 00
Munro, K. V.	Chilliwack, B.C.	200 00	200 00
Harriman, Mrs. J.	Niagara Falls, Ont.	500 00	500 00
Hall, A. E.	Halifax, N.S.	500 00	500 00
Schmitt, C. A. E.	Berlin, Ont.	500 00	500 00
Grant, J. R.	Winnipeg, Man	3,000 00	2,700 00
Chittick, S. & Sons'	Dartmouth, N.S.	200 00	200 00
Chittick, C. P.	"	200 00	200 00
Dustan, Mrs A. M	Bridgetown, N. S.	200 00	200 00
Danaher, Mrs. E. G.	Vancouver, B.C.	800 00	800 00
Rankine, Jas.	Halifax, N.B.	1,000 00	1,000 00
Waddell, M. M.	Dartmouth, N.S.	300 00	300 00
Thompson, M. J.	Halifax, N.S.	200 00	200 00
Connelly, Lizzie.	Vancouver, B.C.	100 00	100 00
Corkey, J. D.	Dartmouth, N.S.	200 00	200 00
MacDonald, D. D.	Vancouver, B.C.	100 00	100 00
Coffey, Eliz.	Victoria, B.C.	500 00	500 00
Telfer, Thos.	Galt, Ont.	800 00	668 00
Horton, W. T. M.	Halifax, N.S.	300 00	216 00
Slater, A. R.	Sapperton, B. C.	300 00	228 00
Ashton, Eliz.	New Westminster, B.C.	500 00	380 00
Harrison, J .G.	St. John, N.B.	400 00	296 00
Mackasey, S. E.	Halifax, N.S.	1,000 00	1,000 00
Falls, Hugh.	Ladner, B. C.	1,000 00	1,000 00
MacDougal, Wm.	Nanaimo, B.C.	600 00	600 00
Stoddart, R. W. C.	Victoria, B.C.	2,000 00	1,600 00
Telfer, Lizzie L.	Vancouver, B..C.	2,000 00	2,000 00
Mantle, M .A.	Kelowna, B.C.	1,200 00	1,032 00
Rowley, H. H. & Ramsay, A. M.	Vancouver, B.C.	5,060 00	5,000 00
Gillespie, A. E. H.	"	500 00	360 00
Harriman, Jas.	Niagara Falls, Ont	2,200 00	1,850 00
Barr, Mrs. E. M.	Vancouver, B.C.	1,000 00	1,000 00
Harris, Mrs. B. A.	Moncton, N.B.	300 00	300 00
Archibald, M. B	Vancouver, B.C.	400 00	400 00
Campbell, Mrs. M. J. B.	Winnipeg, Man.	1,000 00	1,000 00
Wilson, M. W.	Vancouver, B.C.	500 00	500 00
Ramsay, Mrs.Wininfred	"	3,200 00	2,752 00
Smith, D. G.	Victoria, B.C.	5,000 00	2,500 00
Courtney, M J.	"	500 00	300 00
Gamble, F. C.	"	5,000 00	3,250 00
Morgan, T. C.	Vancouver, B.C.	2,000 00	290 00
Milne, Dr. G. L.	Victoria, B.C.	1,000 00	500 00
Winchester, Rev. A. B.	Toronto, Ont.	700 00	630 00
Keith, J. C., Estate	Vancouver, B.C.	20,000 00	1,123 56
McGuire, J. D.	Salmon Arm, B.C.	1,000 00	500 00
McFeely, E. J.	Vancouver, B.C.	10,000 00	3,400 00
Allan, W. G.	"	1,000 00	660 00
Mable, L. E.	Victoria, B.C.	400 00	84 00
Poole, A. R.	Cascade, B.C.	2,000 00	1,000 00
Murdoff, H. M.	Winnipeg, Man	3,500 00	385 00
Thomson, J. W.	Vancouver, B.C.	2,500 00	1,150 00
Collins, Jos.	Edmonds, B.C.	500 00	300 00
Campbell, R. G.	Vancouver, B.C.	500 00	320 00
Baxter, S.	Victoria, B.C.	500 00	350 00
Funk, Dr. E. H.	Vancouver, B.C.	1,000 00	740 00
Gore, C. H.	"	1,000 00	100 00
McLennan, Dr. J. K.	Winnipeg, Man.	5,000 00	2,650 00

SESSIONAL PAPER No. 8

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Wylde, M. A.	Strathcona, Shawnigan Lake B.C.	2,500 00	800 00
Wylde, Mrs. A. E.	" " "	2,500 00	800 00
Gillies, Dr. B. D.	Vancouver, B.C.	2,000 00	680 00
Drost, P. G.	"	2,000 00	1,400 00
Jensen, N. G.	"	2,500 00	1,500 00
Barr, M. J.	"	1,000 00	175 00
Stein, W. T.	"	1,000 00	600 00
Douglas & Co.	Winnipeg, Man.	2,500 00	1,400 00
Campbell, C. J., Estate	"	5,000 00	2,050 00
Dresser, W. W.	Vancouver, B.C.	1,000 00	105 00
Dyke, G. J.	"	500 00	55 00
Hooper, Thos.	"	5,000 00	550 00
McFarlane, J. W.	"	5,000 00	133 34
Vancouver Auto & Cycle Co., Ltd.	"	5,000 00	560 00
Douglass, J.	Winnipeg, Man.	2,500 00	1,675 00
Seabold, J. A.	Vancouver, B.C.	1,000 00	110 00
Brubaker, A. J.	Victoria, B.C.	1,000 00	320 00
Dill, J. C.	Vancouver, B.C.	10,000 00	1,100 00
McIntosh, M. A.	Winnipeg, Man.	5,000 00	3,500 00
Wolfson, Leon	"	1,000 00	600 00
Escott, W. H.	"	1,000 00	500 00
Taylor, F. G.	Portage la Prairie, Man.	5,000 00	3,250 00
Colwill, J. R.	Regina, Sask.	500 00	110 00
Cowan, H. J.	Portage la Prairie, Man.	1,000 00	425 00
Patrick, J. A. M.	Yorkton, Sask.	1,000 00	300 00
Bulyea, G. H. V.	Edmonton, Alta.	20,000 00	2,100 00
Mould, J. W.	"	1,000 00	600 00
Green, F. J.	Calgary, Alta.	2,000 00	640 00
Gibbard, F. E.	Vancouver, B.C.	300 00	46 00
Rutherford, A. C.	South Edmonton, Alta.	1,000 00	700 00
Dodson, F.	Vancouver, B.C.	1,000 00	107 00
McKechnie, A.	"	500 00	155 00
Argue, W. P.	"	10,000 00	1,120 00
Pither, Luke	Victoria, B.C.	10,000 00	3,200 00
Hall, Dr. Lewis	"	1,000 00	106 00
Carstens, Hugo	Winnipeg, Man.	5,000 00	1,120 00
Steele, F.	"	200 00	42 00
Darke, F. N.	Regina, Sask.	4,000 00	2,000 00
Perdue, G. M.	Victoria, B.C.	2,500 00	2,000 00
Walker, Rev. Andrew	"	2,500 00	850 00
Beattie, Wm.	"	500 00	200 00
Taylor, R. R.	"	2,000 00	1,200 00
Maynard, Jos.	"	500 00	300 00
Maynard, Catherine	"	500 00	300 00
Amonson, L. S., Estate	Philadelphia, Pa.	5,000 00	2,300 00
Mulgrew, John	Vancouver, B.C.	200 00	20 00
Galloway, E. J.	"	500 00	380 00
Robertson, David	"	1,000 00	600 00
Hackett, J. W.	"	1,000 00	600 00
Fletcher Bros.	Victoria, B.C.	5,000 00	1,600 00
Rodgers, D. G.	Vancouver, B.C.	500 00	100 00
National Finance Co., Ltd.	"	10,000 00	6,500 00
McNair, J. A.	"	10,000 00	1,870 00
Bone, F. S.	Victoria, B.C.	1,000 00	900 00
Bridgman, A. W.	"	1,000 00	500 00
Dyke, F. W.	Vancouver, B.C.	10,000 00	2,800 00
Skelding, W. W.	"	500 00	105 00
Totals		$831,600 00	$577,376 00

THE PROTECTIVE ASSOCIATION OF CANADA.

List of Directors—(As at Feb. 23, 1915.)

J. T. Farish, Pres.; Nelson Mitchell, Vice-Pres.; Eugene E. Gleason, W. D. Bradford, Daniel K. Cowley, M.D., C.S.B. Halpin, Geo. H. Sherwood.

List of Shareholders—(As at Dec. 31, 1914.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Farish, J. T	Granby, P.Q	9,400	3,760 00
Mitchell, Nelson	"	9,400	3,760 00
Gleason, E. E	"	9,400	3,760 00
Bradford, W. D	"	9,400	3,760 00
Cowley, D. K	"	9,400	3,760 00
Halpin, C. S. B	"	1,900	760 00
Sherwood, G. H	Montreal, P. Q	1,100	440 00
	Totals	$ 50,000	$ 20,000 00

QUEBEC FIRE ASSURANCE COMPANY.

List of Directors—(As at Feb. 24, 1915.)

Victor Chateauvert, Pres.; A. W. Blake, A. E. Blogg, Alex. MacLean, Wm. A Sims, Colin E. Sword, Alfred Wright, R. Audette.

List of Shareholders—(As at Dec. 31, 1914.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Blake, A. W	Winnipeg, Man	450	250 00
Blogg, A. E	Toronto, Ont	450	250 00
Chateauvert, V	Quebec, Que	450	250 00
Audette, R	Quebec, Que	450	250 00
MacLean, Alex	Toronto, Ont	450	250 00
London & Lancashire Fire Insurance Co., Ltd	Liverpool, Eng	221,400	123,000 00
Sims, W. A	Florence, Italy	450	250 00
Sword, Colin E	Montreal, Que	450	250 00
Wright, Alfred	Toronto, Ont	450	250 00
	Totals	$ 225,000	$125,000 00

THE TITLE AND TRUST COMPANY.

LIST OF DIRECTORS—(As at Feb. 11, 1915.)

E. F. B. Johnston, K. C., Pres.; Hon. W. A. Charlton, Vice-Pres.; W. J. Gage, Noel Marshall, W. K. George, G. H. Hees, J. B. Tudhope, J. Kohler, W. R. Hobbs, R. Wade, Allan McPherson, Jno. J. Gibson, D. B. Hanna.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1914.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		$ cts.	$ cts.
Johnston, E. F. B., K.C.	Toronto, Ont.	16,000	11,600 00
Charlton, W. A.	"	21,000	13,650 00
Gage, W. J.	"	16,000	10,400 00
Jenkins, Thomas	"	16,000	10,400 00
Hardy, James	"	16,000	10,400 00
Tudhope, J. B.	Orillia, Ont.	16,000	10,400 00
Hobbs, W. R.	Toronto, Ont.	15,000	9,750 00
Clark, W. J.	"	6,000	3,900 00
Marshall, Noel	"	27,500	17,875 00
George, W. K.	"	6,000	6,000 00
Smith, Alex.	Ottawa, Ont.	2,000	1,300 00
Hees, George H	Toronto, Ont.	20,000	20,000 00
Kohler, Jacob	Cayuga	6,000	3,900 00
Anderson, William	Ottawa, Ont.	3,000	3,000 00
Thomspon, William	Orillia	2,000	1,300 00
Wade, R.	"	15,000	9,000 00
Bartlett, Mrs. C. C.	"	5,000	3,250 00
McPherson, Allan	Longford Mills	16,000	9,600 00
Tudhope, W. H.	Orillia	5,000	3,250 00
Burgess, R. K., estate of	Toronto, Ont.	5,000	3,250 00
Ramsay, William	Boland Scotland	5,000	3,250 00
Gibson, John J.	Toronto, Ont.	5,000	3,250 00
Aikins, H. W.	"	1,000	650 00
Somers, G. T.	"	2,000	1,100 00
Webster, T. S.	"	1,000	1,000 00
Paterson, J. W., estate of	Montreal, Que.	5,000	3,250 00
Russell, T. A.	Toronto, Ont.	500	500 00
Auden, H. W.	"	500	325 00
Jelly, R. R.	Regina, Sask.	2,500	1,625 00
Grant, Gideon	Toronto, Ont.	2,500	1,250 00
Dods, Andrew	"	2,500	2,500 00
Hanna, D. B.	"	6,000	3,900 00
Prentiss, J. M.	"	500	100 00
Kohler, Mrs. S. J.	Cayuga	2,000	1,400 00
McMahon, H. T.	St. Thomas, Ont.	500	350 00
Marshall, N. C.	Toronto, Ont.	1,000	650 00
McKenzie, Alex.	"	1,000	1,000 00
	Totals	$ 273,000	$ 188,325 00

THE WESTERN ASSURANCE COMPANY.

List of Directors—(As at March 2, 1915.)

W. R. Brock, Pres.; W. B. Meikle, Vice-Pres.; R. Bickerdike, M.P., H. C. Cox, D. B. Hanna, John Hoskin, K.C., Ll.D., Alex. Laird, Z. A. Lash, K.C., Ll.D., Geo. A. Morrow, Augustus Myers, Lt.-Col. Frederic Nicholls, James Kerr Osborne, Col. Sir Henry Pellatt, E. R. Wood.

List of Holders of Preference Stock—(As at Dec. 31, 1914.)

Name.	Residence.	No. of shares	Amount subscribed.
			$ cts.
Anderson, C. E.	Baltimore, Md.	40	800 00
Bickerdike, Robert, M.P.	Montreal, Que., Can.	1,250	25,000 00
Brock, W. R.	Toronto, Can.	5,000	100,000 00
Carpenter, Mrs. Alice B.	Wakefield, Mass, U.S.A.	100	2,000 00
Carpenter, Geo. O	St. Louis, Mo.	100	2,000 00
Central Canada Loan & Savings Co	Toronto, Can.	4,945	98,900 00
Daly, Sir M. B.	Halifax, N.S., Can.	50	1,000 00
Donnelly, W. J.	Baltimore, Md.	60	1,200 00
Frank & DuBois	New York, U.S.A.	250	5,000 00
Gold, James	"Rosebank" Dunton Green near Seven Oaks, Kent, England	37	740 00
Guntrum, L. E.	Cincinnati, Ohio, U.S.A.	40	800 00
Hammond, Executor of Estate of H. C.	Toronto, Can.	700	14,000 00
Hoskin, John, K. C., Ll.D	Toronto, Can.	1,250	25,000 00
Jemmett, F. G. & A. St. L. Trigge, (in trust)	Toronto, Can.	12,500	250,000 00
Lash, Z. A. K. C., Ll.D.	"	1,250	25,000 00
Mackenzie, Sir William	"	5,000	100,000 00
Mann, Sir D. D.	"	5,000	100,000 00
Nicholls, Lt. Col. Frederic	"	750	15,000 00
Osborne, James Kerr	"	2,500	50,000 00
Osler, Hammond & Nanton	Winnipeg, Man.	300	6,000 00
Pearson, F. S.	New York City, U.S.A.	1,250	25,000 00
Perrin, Mrs. Miney	New York City, U.S.A.	250	5,000 00
Smith, Davis & Co.	Buffalo, N. Y., U.S.A.	211	4,220 00
Smith, F. J. D.	Newtonbrook, Ont., Can.	40	800 00
Wood, E. R.	Toronto, Can	7,127	142,540 00
Totals		50,000	$1,000,000 00

SESSIONAL PAPER No. 8

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—(As at Dec. 31, 1914.)

LIST OF HOLDERS OF COMMON STOCK—(As at Dec. 31, 1914.)

Name.	Residence.	No. of shares.	Amount subscribed.
			$ cts.
Adamson, W. H.	Toronto, Can.	10	200 00
Agar, Miss Florence	"	11	220 00
Alexander, Trustees of the late S. C.	Birmingham, England	35	700 00
Allan, Mrs. Elsie M.	Toronto, Can.	100	2,000 00
Allison, Mrs. Mary.	Quebec, Can.	20	400 00
Ardagh, Miss Annie B.	Barrie, Ont., Can.	30	600 00
Ardagh, Executors Estate H. H.	Barrie, Ont., Can.	30	600 00
Arkell, F. Henry	Woolaston, England	400	8,000 00
Arnoldi, Mrs. E. Louis	Toronto, Can.	25	500 00
Arnoldi, Mrs. Agnes	"	11	220 00
Arnoldi, Frank (in trust for Miss Harriet Burrows)	"	30	600 00
Ayles, Miss Anna	Vancouver, B.C.	12	240 00
Bailey, Mrs. P. L.	Mimico, Ont.	20	400 00
Baillie, James E.	Toronto, Can.	37	740 00
Bain, Thomas	Dundas, Ont., Can.	50	1,000 00
Bain, Mrs. Helen	"	60	1,200 00
Baines, Mrs. Mary L.	Toronto, Can.	9	180 00
Baird, Executors Estate Hugh N.	Toronto, Can.	120	2,400 00
Baker, Executors Estate John T.	New York City, U.S.A.	250	5,000 00
Ballantyne, W. L.	Scotland	24	480 00
Barker, Miss Lucy W	Torrington, Conn. U.S.A.	16	320 00
Barker, Samuel	Hamilton, Ont., Can.	166	3,320 00
Barnet, Mrs. J. G.	Renfrew, Ont., Can.	150	3,000 00
Bassett, Mrs. Annie	Bowmanville, Ont., Can.	25	500 00
Bassett, Mrs. Mary J. C.	"	20	400 00
Bassett, Executors Estate Thomas	"	30	600 00
Bate, Executors Estate T. B.	St. Catharines, Ont., Can.	100	2,000 00
Bate, W. T.	"	50	1,000 00
Bates, F. W. & C. S. Austin	London, E. C. Eng.	10	200 00
Battersby, C., (A. C. Clark, Sarnia, and H. C. P. Battersby, executors estate of)	Port Dover, Ont.	26	520 00
Baxter, Dighton W.	Bedford Park, Ont.	10	200 00
Baxter, Miss Ellen M.	"	100	2,000 00
Bean, Estate Rev. W. H., Mary Anna Bean, Executrix	New York, U.S.A.	36	720 00
Beatty, Mrs. Edith A.	Toronto, Can.	68	1,360 00
Beatty, Mrs. Margaretta E.	"	25	500 00
Beemer, Miss Clara	"	14	280 00
Beemer, Miss Kate A.	"	35	700 00
Beemer, Frank, M.D.	Vittoria, Ont., Can.	8	160 00
Beeson, Mrs. Mary W.	Colorado, U.S.A.	16	320 00
Bell-Irving, J. J.	Yorkshire	400	8,000 00
Bickerdike, Robert, M.P.	Montreal, Que.	1,050	21,000 00
Biggs, Mrs. Gertrude L.	Toronto, Can.	53	1,060 00
Mrs. C. R. Blaker & Mrs. E. H. Blaker Executors estate of Rev. C. R. Blaker	Turners Hill, Sussex, Eng.	50	1,000 00
Blaker, E. H.	Sussex, Eng.	200	4,000 00
Blaker, M. S.	Lewes, Sussex, Eng.	20	400 00
Blaker, Reginald	"	12	240 00
Blaker, H. M.	"	4	80 00
Blossom, George W.	Chicago, Ill, U.S.A.	125	2,500 00
Bond, George	Guelph, Ont., Can.	20	400 00
Bond, Executors Estate J. M. Executors—D. J. Symons	Toronto, Can.	38	760 00
Boswell, Mrs. Charlotte	Hamilton, Bermuda	100	2,000 00
Boyd, Ernest B.	New York City, U.S.A.	125	2,500 00
Braid, John	London, Eng.	10	200 00
Brock, W. R.	Toronto, Canada	532	10,640 00
Brown, Mrs. Cornelia C.	Owen Sound, Ont., Can.	250	5,000 00
Brown, Edward B. Executor of Estate Mrs. Diana Betley	Toronto, Can.	75	1,500 00
Brown, Robert S.	"	50	1,000 00
Bruce, Robert	Pinner, Eng.	70	1,400 00
Brunton, Mrs. Harriet A.	Newmarket, Ont., Can.	50	1,000 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	No. of shares.	Amount subscribed.
			$ cts.
Burder, R. H. R.	Hampstead, N. W., Eng.	50	1,000 00
Burder, Mrs. A. F.	"	2	40 00
Burder, R. H. R. in trust	London, Eng.	34	680 00
Burder, John	Sussex, Eng.	50	1,000 00
Burns, Miss Jennie S	Toronto, Can.	100	2,000 00
Cable, Sir Ernest	London, Eng.	250	5,000 00
Cameron, Mrs. Annie	Toronto, Can.	40	800 00
Cameron, Mrs. Catherine	"	6	120 00
Campbell, D. Exor. estate of W. J. Campbell	Interlaken, N.Y.	47	940 00
Campbell, Mrs. Eleanor	Stonewall, Man.	25	500 00
Campbell, P. McL.	Collingwood, Ont., Can.	20	400 00
Canada Trust Company	London, Ont., Canada	20	400 00
Carey, Wm. (F. Roper & Mrs. M. Carey, exer. est. of)	Toronto, Can.	60	1,200 00
Carlyle, Mrs. W. D.	Toronto, Can.	179	3,580 00
Carlyle, Executrix Estate James	"	125	2,500 00
Carpenter, E. R., (Miss Louise M. Carpenter & Elihu Stewart, Exors Estate of)	Collingwood, Ont	100	2,000 00
Carpenter, Geo. O	St. Louis, Missouri	125	2,500 00
Carpenter, Mrs. Alice B.	Wakefield, Mass. U.S.A.	125	2,500 00
Carruthers, James	Montreal, Que.	500	10,000 00
Cawthra, Mrs. E. J.	Toronto, Can.	50	1,000 00
Cawthra, Mrs. E. J. and W. H. Cawthra, in trust	"	110	2,200 00
Cawthra, W. Herbert	"	30	600 00
Central Canada Loan & Savings Co. (in trust)	"	14,075	281,500 00
Champion, Charles, (Brantford Trust Co. Exrs Estate of)	Brantford, Ont., Can.	53	1,060 00
Chester, John George	Toronto, Ont.	50	1,000 00
Cheyne, A. D.	London, Eng.	80	1,600 00
Chipman, Willis	Toronto, Ont.	100	2,000 00
Chute, Miss Eliza & Anges Chute, in trust	"	15	300 00
Clark, Andrew	Dundas, Ont.	100	2,000 00
Clark, James A.	Greensville, Ont.	25	500 00
Clark, Mrs. Janet	Toronto, Ont.	50	1,000 00
Cockburn, Mrs. Mary E.	"	902	18,040 00
Coffee, J. F.	"	50	1,000 00
Coles, Ernest	Surrey, Eng.	100	2,000 00
Cooch, A. C.	Toronto, Ont.	82	1,640 00
Cook, executors estate of J. L.	"	50	1,000 00
Cooke, Trevor E.	"	40	800 00
Cooper, Alfred	London, Eng.	100	2,000 00
Coulthard, W. W.	Peterboro, Ont.	10	200 00
Coutts, James	Ufford, Muskoka, Ont	50	1,000 00
Cox, H. C.	Toronto, Ont.	250	5,000 00
Cox, H. C. & W. B. Meikle, in trust	"	1,180	23,600 00
Craig, Rev. Robert J.	Kingston, Ont.	4	80 00
Craig, Miss Gertrude R.	"	2	40 00
Creelman, A. R., K.C.	Montreal, Que.	100	2,000 00
Crocker, Sydney	Toronto, Ont.	15	300 00
Crosbie, C. A.	Vancouver, B.C.	25	500 00
Crosley, Geo. R	Milwaukee, Wis.	25	500 00
Crosley, Geo. R., trustee	"	50	1,000 00
Crowther, W. C.	Toronto, Ont.	40	800 00
Cryderman, J. H.	Bowmanville, Ont	50	1,000 00
Cunningham, Mrs. Margaret	Guelph, Ont.	222	4,440 00
Currie, Miss Louisa S.	Omemee, Ont.	16	320 00
Dadson, Mrs. Amanda V. S.	Paris, Ont.	100	2,000 00
Dalton, C. C.	Toronto, Ont.	575	11,500 00
Dalton, R. C.	"	5	100 00
Davidson, estate S. F., executors D. C. & N. F. Davidson	"	37	740 00
Davy, John	Cleveland, Ohio	5	100 00
DeGex, Leonard M	Ladysmith, B.C.	16	320 00
Demers, Mrs. A.	Montreal, Que.	10	200 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	No of shares.	Amount subscribed.
Dennis, M. L.	Batavia, N.Y.	50	1,000 00
Denny, estate of John, executors—A. Denny, W. A. Cameron, J. A. Worrell	Toronto, Ont.	100	2,000 00
Des Voeux, H. J.	London, Eng.	10	200 00
Dewar, George T.	Toronto, Ont.	5	100 00
Dewart, Mrs. E.	"	20	400 00
Dickson, Robert	St. Marys, Ont.	200	4,000 00
Dight, exec. estate of Norris	Thedford, Ont.	20	400 00
Dingman, Mrs. A. C.	Toronto, Ont.	25	500 00
Dodds, C. K. & J. Cooper Mason, in trust	"	1,308	26,160 60
Donnelly, exec. estate Thos.	Kingston, Ont.	20	400 00
DuBois, Cornelius	New York, N.Y.	395	7,900 00
DuBois, Cornelius D.	"	290	5,800 00
Duff, Miss Marie E.	Toronto, Ont.	7	140 00
Duffett, Mrs. Margaret	"	12	240 00
Duffett, Walter	"	277	5,540 00
Dundas, executors estate J. R	"	50	1,000 00
Dunlop, Miss Mary Mildred	Richmond, Va., U.S.A.	2	40 00
Dunlop, Robert J.	Glasgow, Scotland	100	2,000 00
Dunlop, Thomas	"	100	2,000 00
Dunn, Jessie W.	Toronto, Ont.	25	500 00
Dunnett, Mrs. Jessie	"	75	1,500 00
Dupuis, Mrs. Annie	Kingston, Ont.	20	400 00
Egleston, Ann	Ancaster, Ont.	37	740 00
Elliott, Miss Kate A.	London, Ont.	60	1,200 00
Emery, Misses Charlotte E. & Harriet M.	Port Burwell, Ont.	25	500 00
Evans, Mrs. Mary E., executrix estate of E. Evans	London, Ont.	48	960 00
Ewing, Mrs. Isabella	Rosthern, Sask.	25	500 00
Farmer, Margaret	Ancaster, Ont.	37	740 00
Farthing, J. M., in trust	Aylmer, Ont.	10	200 00
Farwell, W. G., M.D., in trust	New York City, N.Y.	70	1,400 00
Fauquier, G. E.	Ottawa, Ont.	250	5,000 00
Featherstonhaugh, Mrs. C. L.	Toronto, Ont.	55	1,100 00
Feeney, Farrel C.	"	10	200 00
Ferguson, Walter J.	New Orleans, La., U.S.A.	20	400 00
Fernie, Mrs. D. M	Dromara, Nr. Belfast, Ire.	40	800 00
Fernie, W. J.	"	360	7,200 00
Fernie, W. K.	Liverpool, Eng.	50	1,000 00
Ferrier, Miss Annie	Orangeville, Ont.	13	260 00
Folkes, Miss Agnes Ann	Toronto, Ont.	103	2,060 00
Field, Mrs. Isabel	"	50	1,000 00
Fitton, Cecil H., Minnie, and Horace W., trustees	Brantford, Ont.	10	200 00
Fitton, H. W.	"	8	160 00
Fitzgerald, William	Unknown	5	100 00
Forbes, Geo. D.	Hespler, Ont.	52	1,040 00
Forbes, Geo. D. & J. J. Shaw, in trust	"	52	1,040 00
Forbes, Geo. D. & J. J. Shaw, in trust	"	52	1,040 00
Forbes, Geo. D. & J. J. Shaw, in trust	"	52	1,040 00
Forster, J. W. L.	Toronto, Ont.	10	200 00
Foster, C. C.	"	10	200 00
Foster, Ethel A. G.	"	13	260 00
Foster, Harold W. A.	"	13	260 00
Fox, G. W.	Liverpool, Eng.	92	1,840 00
Frank, Emil H	New York, N.Y.	380	7,600 00
Frank, George S.	"	60	1,200 00
Freyseng, Peter	Toronto, Ont.	175	3,500 00
Frink, H. W	St. John, N.B.	25	500 00
Frink, R. W. W.	"	250	5,000 00
Fullard, R. J. B.	Prince Albert, Sask.	5	100 00
Fulton, executors estate R. R.	Toronto, Ont.	146	2,920 00
Gamble, Mrs. Matilda	"	57	1,140 00
Gamsby, Mrs. Rosa A. B.	Oscala, Fla., U.S.A.	96	1,920 00
Garrett, Mrs. Minnie L.	Kingston, Ont.	25	500 00
Gash, executors estate of Jane	Toronto, Ont.	50	1,000 00
Gash, N. B.	"	25	530 00
Gentless, Mrs. Margaret	Kincardine, Ont.	75	1,500 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	No. of shares.	Amount subscribed.
			$ cts.
George, W. H.	Toronto, Ont.	5	100 00
Gibbs, executors estate of H. M.	Baltimore, Md.	25	500 00
Gibbs, executors estate Malcolm	Guelph, Ont.	10	200 00
Gibson, estate of Hon. William	Hamilton, Ont.	412	8,240 00
Gibson, Lady Elizabeth M.	"	100	2,000 00
Gibson, Rev. J.	Thornhill, Ont.	25	500 00
Gill, Robert.	Ottawa, Ont.	20	400 00
Gilleland, L. J.	Ayton, Ont.	10	200 00
Gilmor, Miss Alice	Toronto, Ont.	5	100 00
Glover, Mrs. H. B. Q.	Liverpool, Eng.	50	1,000 00
Goad, executors estate C. E.	Toronto, Ont.	700	14,000 00
Goddard, Leonard	London, Eng.	10	200 00
Gold, James.	Dunton Green, Kent, Eng.	56	1,120 00
Gordon, William	Unknown.	3	60 00
Gorham, Mrs. Helen D.	Milton, Ont.	12	240 00
Gould, Isaac J.	Uxbridge, Ont.	125	2,500 00
Gourlay, Mrs. Lottie E	Toronto, Ont.	50	1,000 00
Gowans, executors estate John	"	150	3,000 00
Graham, Mrs. Ada	Fairhope, Alabama, U.S.A.	50	1,000 00
Graham, James.	Lindsay, Ont.	125	2,500 00
Graham, Sir John H. M.	Glasgow, Scotland.	250	5,000 00
Grant, Miss Aggie G.	Woodville, Ont.	72	1,440 00
Grassett, Fred LeM., M.D.	Toronto, Ont.	114	2,280 00
Gray, Wm.	New York, U.S.A.	20	400 00
Gunn, Miss Tena.	Toronto, Ont.	25	500 00
Guntrum, L. E.	Cincinnati, Ohio.	50	1,000 00
Gzowski, Mrs. Vera M.	Toronto, Ont.	4	80 00
Hague, George.	Montreal, Que.	25	500 00
Haining, Joseph.	Ridgetown, Ont.	7	140 00
Hall, Bertha F.	Vancouver, B.C.	20	400 00
Hamilton, executors, estate James.	Warkworth, Ont.	100	2,000 00
Hammond, Mrs. Isabella.	Erindale, Ont.	386	7,720 00
Hanlin, Mrs. Helen.	Fergus, Ont.	15	300 00
Hanna, D. B. & W. B. Meikle, in trust	Toronto, Ont.	5,232	104,640 00
Hanna, F. B.	"	250	5,000 00
Harrington, Mrs. Catherine	"	1	20 00
Harrington, Fred	"	19	380 00
Harrington, Miss Kate	"	25	500 00
Harrington, Joseph.	Jerseyville, Ont.	37	740 00
Harrington, William	Ancaster, Ont.	37	740 00
Harris Trust, The	Brantford, Ont.	50	1,000 00
Harris, Lloyd.	"	340	6,800 00
Harris, A. B.	Clarkson, Ont.	22	440 00
Harris, Miss Naomi M.	"	54	1,060 00
Harris, Mrs. Mary H. S. V.	"	62	1,240 00
Hart, M. C., Agent, & G. H. Hodgetts, in trust	Toronto, Ont	73	1,460 00
Harvey, Mrs. Joanna L., in trust	Guelph, Ont.	10	200 00
Harris, Miss Annie L.	Clarkson, Ont.	54	1,080 00
Harris, Miss Lucy L.	Toronto, Ont.	61	1,220 00
Hazard, Horace	Charlottetown, P.E.I.	50	1,000 00
Heakes, Rev. William	Lewiston, N.Y., U.S.A.	40	800 00
Heape, Mrs. Barbara.	Liverpool, Eng.	450	9,000 00
Heffernan, Miss N. C.	Collingwood, Ont.	80	1,600 00
Henderson, John.	Ottawa, Ont.	125	2,500 00
Henry, executors estate John.	Toronto, Ont.	20	400 00
Hepburn, R. R	Winnipeg, Man.	5	100 00
Hewat, Miss Florence E.	Halifax, N.S.	20	400 00
Heyd, George B.	Brantford, Ont.	65	1,300 00
Hime, W. L. & M. W., in trust	Toronto, Ont.	20	400 00
Hinde, George J.	Surrey, Eng.	750	15,000 00
Hirschberg, Mary	St. Louis, Mo., U.S.A.	63	1,260 00
Hobson, Mrs. Agnes	Guelph, Ont.	60	1,200 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	No. of shares.	Amount subscribed.
			$ cts.
Hobson, Mrs. R. M.	Toronto, Ont.	100	2,000 00
Hobson, J. Henry	Redcliffe, Dowlish, Eng.	200	4,000 00
Hodgens, W. S., in trust	Toronto, Ont.	662	13,240 00
Hodgkinson, F. A.	London, Eng.	30	600 00
Hodgins, Frank E., trustee Wm. Thompson estate	Toronto, Ont.	30	600 00
Hogg, Mrs. Mary Harvey and Gerard Lake Crole	Edinburgh, Scotland	15	300 00
Holcroft, Mrs. M. S.	Toronto, Ont.	10	200 00
Holcroft, H. S.	Orillia, Ont.	5	100 00
Hood, John, in trust	Keewatin, Ont.	25	500 00
Hooper, executrix estate Chas. E.	St. Catharines, Ont.	63	1,260 00
Hopkins, George	W. London, Eng.	7	140 00
Horne, executors estate George	Toronto, Ont.	48	960 00
Horne, Miss Mary	Tilsonburg, Ont.	14	280 00
Hornsby, Harry	Leamington, Eng.	17	340 00
Hornsby, Mrs. Julia	Toronto, Ont.	11	220 00
Howe, Etna D.	"	100	2,000 00
Hughes, Mrs. Jerusha D.	"	150	3,000 00
Hunter, J. H., estate of	Toronto, Ont.	265	5,300 00
Ince, William, trustee	"	103	2,060 00
Inglis, Miss Annie	Aberdeen, Scot.	10	200 00
Jackes, Mrs. Henrietta	Toronto, Ont.	20	400 00
Jackes, executrix estate Price	"	132	2,640 00
Jackson, George J.	Simcoe, Ont.	10	200 00
Jackson, Alexander H.	Buffalo, N.Y., U.S.A.	10	200 00
Jackson, Mrs. N. Lane	London, Eng.	20	400 00
Jackson, Mrs. Emma E.	Scarboro, Ont.	5	100 00
Jackson, Thompson	"	20	400 00
Jager, A. N. R.	Liverpool, Eng.	25	500 00
Jager, B. M.	"	50	1,000 00
Jarvis, Mrs. Jennie	Toronto, Ont.	47	940 00
Johnston, executors estate James A.	"	50	1,000 00
Johnston, Miss Sidney M.	Unknown	75	1,500 00
Jones, Grey	Liverpool, Eng.	10	200 00
Jones, Thomas E.	Toronto, Ont.	9	180 00
Jones, executor estate Rev. William	"	3	60 00
Jones, W. E.	Liverpool, Eng.	20	400 00
Keefer, W. Napier	Toronto, Ont.	55	1,100 00
Kehoe, Christopher I.	St. Louis, Mo., U.S.A.	62	1,240 00
Keith, David S.	Toronto, Ont.	65	1,300 00
Kennaway, Miss Gertrude E.	Ottery, St. Marys, Devonshire, Eng.	27	540 00
Kennaway, Rt. Hon. Sir John H., Bart.	Ottery, St. Marys, Devonshire, Eng.	150	3,000 00
Kennedy, Miss Belle H.	San Francisco, Cal.	1	20 00
Kennedy, Miss Grace M.	"	1	20 00
Kennedy, Wm. B., M.D.	Guelph, Ont.	32	640 00
Kenny, J. J., executors estate	Mimico, Ont.	2,089	41,780 00
Kent, Mrs. Caroline	Toronto, Ont.	898	17,960 00
Ketchum, Mrs. Carrie E.	Gananoque, Ont.	56	1,120 00
King, Miss Emma	Quebec, Que.	20	400 00
Kirkpatrick, Francis Grant	Tweed, Ont.	5	100 00
Kirkpatrick, Chas. Stafford	Kingston, Ont.	5	100 00
Kirkpatrick, Herbert Rutherford	Montreal, Que.	5	100 00
Kirkpatrick, Henrietta Helen	"	5	100 00
Kirkpatrick, Annie Kathleen	Saranac Lake, N.Y.	5	100 00
Kirkpatrick, Mrs. Harriet B.	Kingston, Ont.	41	820 00
Knight, Edward	Rotterdam, Holland	20	400 00
Knox, Mrs. Leonard J.	Toronto, Ont.	6	120 00
Knox, William	"	6	120 00
Knowles, Miss Mary G.	Albany, N.Y., U.S.A.	12	240 00
Knowles, Miss Jane S.	"	12	240 00
Laird, Alexander	Toronto, Ont.	250	5,000 00
Lamond, Mrs. M. L. A.	Richmond, Surrey, Eng.	50	1,000 00
Landon, Zebulon	Simcoe, Ont.	500	10,000 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	No. of shares.	Amount subscribed.
			$ cts.
Langley, H. George	Toronto, Ont.	35	700 00
Larkin, executors estate P.	St. Catharines, Ont.	100	2,000 00
Lash-Miller, Mrs. P. C.	Toronto, Ont.	30	600 00
Latta, James G.	London, Eng.	130	2,600 00
Law, William	Glasgow, Scot.	72	1,440 00
Lawrence, executors estate G. W.	Stratford, Ont.	55	1,100 00
Lawrence, William	"	50	1,000 00
Leggatt, Catherine M.	Hamilton, Ont.	50	1,000 00
Leggatt, John	"	50	1,000 00
Leggatt, Matthew H.	Vancouver, B.C.	50	1,000 00
Leggatt, William	Montreal, Que.	50	1,000 00
Lee, Frank P.	Toronto, Ont.	25	500 00
Lipscomb, executors estate H. J.	"	50	1,000 00
Little, Rev. James, M.A.	Belfast, Ireland	250	5,000 00
Little, estate Dr. L. S. (Rosetta Annie Little, Chas. Jas. Colbrooke Little, executors estate of)	Bletchingley, Surrey, Eng.	20	400 00
Locke, J. T.	Toronto, Ont.	10	200 00
Logan, F. G.	"	45	900 00
Long, Thomas	"	754	15,080 00
Long, Miss Annie	"	80	1,600 00
Long, Thomas, in trust	"	100	2,000 00
Long, F. S.	London, Eng.	2	40 00
Lyons, Miss Antonia E.	"	12	240 00
MacDonald, Miss Alice	Guelph, Ont.	12	240 00
MacDonald, Mrs. Sarah M.	Toronto, Ont.	12	240 00
MacGillivray, Clara D.	Kingston, Ont.	22	440 00
MacKay, executors estate Geo. S.	Toronto, Ont.	32	640 00
MacMahon, H. P.	Winnipeg, Man.	50	1,000 00
MacPherson, Miss Katherine L.	Montreal, Que.	12	240 00
MacPherson, Gilbert G.	Rochester, N.Y., U.S.A.	50	1,000 00
Maddison, Mrs. E. A., in trust	Toronto, Ont.	11	220 00
Mahony, Mrs. M. E.	Oakville, Ont.	5	100 00
Mann, John, jr.	Glasgow, Scot.	36	720 00
Mann, Ludovic M.	"	72	1,440 00
Manning, Mrs. Francis	New York City, N.Y.	15	300 00
Manning, executors of estate Alex. A. Manning	Toronto, Ont.	400	8,000 00
Manitoba College	Winnipeg, Man.	105	2,100 00
Mara, Miss Ida M.	Lucan, Ont.	15	300 00
Marks, executor estate Mrs. Emille P.	Toronto, Ont.	25	500 00
Marriott, Charles	"	100	2000 00
Martin, Percy	Vancouver, B.C.	5	100 00
Martin, Thomas B., trustee	Cayuga, Ont.	40	800 00
Masson, executors estate Wm.	Toronto, Ont.	122	2,440 00
Maughan, executors estate N.	"	50	1,000 00
Meikle, W. B.	"	339	6,780 00
Merrill, A. D.	Tillsonburg, Ont.	25	500 00
Merrill, L.	"	25	500 00
Metcalf, Mrs. Emma	Grimsby, Ont.	35	700 00
Miles, Rev. J.	Suffolk, Eng.	2	40 00
Miles, Mrs. Martha P.	Toronto, Ont.	31	620 00
Milford, George	Owen Sound, Ont.	200	4,000 00
Miller, Mrs. Elizabeth A.	Toronto, Ont.	16	320 00
Miller, executors estate R. S.	Unknown	8	160 00
Mills, Jesse S.	Toronto, Ont.	10	200 00
Mitchell, Miss I. A. and R. H. Alastair, in trust	"	40	800 00
Minty, Gilbert	"	5	100 00
Moore, executors estate A. J.	Goderich, Ont.	10	200 00
Moran, William J.	Winnipeg, Man.	50	1,000 00
Morgan, Miss M. Hope	Toronto, Ont.	4	80 00
Morgan, Miss F.	"	4	80 00
Morren, E. W. S.	"	5	100 00
Morrison, executor estate Angus	"	25	500 00
Morrow, George A.	"	350	7,000 00
Morrow, W. G.	Peterboro, Ont.	219	4,380 00

SESSIONAL PAPER No. 8

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	No. of shares.	Amount subscribed.
			$ cts.
Munro, Alexander	Toronto, Ont	2	40 00
Murray, executrix estate Rev. H	Grimsby, Ont	20	400 00
Murray, George	Toronto, Ont	684	13,680 00
Myers, Augustus		796	15,920 00
McAllen, George H	Montreal, Que	25	500 00
McAllum, W. R	London, Eng	10	200 00
McCabe, J	Hampstead, Eng	55	1,100 00
McCalla, Mrs. W. J., in trust	St. Catharines, Ont	2	40 00
McCuaig, Mrs. Matilda M	Belleville, Ont	100	2,000 00
McCormack, E. U	Toronto, Ont	20	400 00
McDonald, Mrs. Mary J	New York City, U.S.A	10	200 00
McEwen, John	Unknown	15	300 00
McFiggins, Arthur J	Fenella, Ont	50	1,000 00
McGachen, Mrs. Gertrude	Orillia, Ont	5	100 00
McGill, executors estate Wm	Toronto, Ont	25	500 00
McGill, executors estate Margaret G. McGill	"	15	300 00
McGee, Elizabeth	Ottawa, Ont	80	1,600 00
McGee, Mrs. Annie	Toronto, Ont	80	1,600 00
McGillivray, Mrs. Helen	Whitby, Ont	62	1,240 00
McIntosh, James I	Guelph, Ont	12	240 00
McIntyre, R. L	Toronto, Ont	10	200 00
McKeand, John	Liverpool, Eng	20	400 00
McKeown, Miss Christina L	Orangeville, Ont	13	260 00
McLaren, Henry E	South Hamilton, Ont	14	280 00
McLaren, Arch. K	"	14	280 00
McLaren, George H., Dr	Toronto, Ont	14	280 00
McLaren, H. E., and R. A. Lucas, for Jean McLaren	South Hamilton, Ont	14	280 00
McLaren, Frederick G	"	16	320 00
McLaren, W. F	Hamilton, Ont	14	280 00
McLean, E. L	Toronto, Ont	5	100 00
McMurrich, Professor J. P	"	86	1,720 00
McMurrich, estate of George	"	220	4,400 00
McMurrich, Mrs. Minnie G	"	40	800 00
McNamara, Thomas	Peterboro, Ont	20	400 00
McTaggart, Miss Elizabeth	Toronto, Ont	50	1,000 00
McLaren, Richard	Hamilton, Ont	14	280 00
Naftel, D. J	Goderich, Ont	10	200 00
Nairn, Alexander	Toronto, Ont	60	1,200 00
National Trust Co., Limited, estate H. C. Hammond	"	125	2,500 00
Neilson, Alexander	London, Eng	30	600 00
Neilson, Hugh	Toronto, Ont	100	2,000 00
Nevitt, Mrs. E. E	"	25	500 00
Nicholson, executors of the late E. A	All Saints, Lewes, Sussex, Eng	40	800 00
Nicholson, Miss Jessie	Sussex, Eng	80	1,600 00
Nicholson, W. E	"	80	1,600 00
Nicolai, Siegfried F	Munich	16	320 00
Niehaus, Charles	Toronto, Ont	125	2,500 00
Niven, J. K., in trust	"	60	1,200 00
Nordheimer, Samuel, estate of	"	300	6,000 00
Northern Life Assurance Co	London, Ont	250	5,000 00
Noxon, Mrs. Georgie E	Toronto, Ont	25	500 00
Oakshott, Elizabeth S	Cheshire, Eng	50	1,000 00
O'Flynn, F. W., exec. estate	Toronto, Ont	50	1,000 00
O'Flynn, H. H	"	50	1,000 00
O'Flynn, Philo W	Madoc, Ont	63	1,260 00
O'Flynn, F. E	Belleville, Ont	62	1,240 00
Ogden, W. W., in trust	Toronto, Ont	24	480 00
Osborne, James Kerr	"	355	7,100 00
Osborne, J. P	Beamsville, Ont	5	100 00
Osler, Hammond & Nanton	Winnipeg, Man	375	7,500 00
Oxnard, George A	Guelph, Ont	40	800 00
Pann, Mrs. E. J	Los Angeles, Cal	50	1,000 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	No. of shares.	Amount subscribed.
			$ cts.
Parfitt, Albion	London, Ont	50	1,000 00
Parker, Stephen J	Owen Sound, Ont	400	8,000 00
Parlane, W. A	Collingwood, Ont	15	300 00
Paterson, Rev. T. W	Toronto, Ont	84	1,680 00
Paterson, Mrs. Florence	"	12	240 00
Paton, Miss Jean	"	50	1,000 00
Paton, John	"	60	1,200 00
Paton, Nigel F	Calcutta, India	30	600 00
Patton, Jos. C., M.D	Toronto, Ont	155	3,100 00
Payne, exec. estate Julian D	New Orleans, U.S.A	20	400 00
Pearson, F. S	New York City, U.S.A	1,250	25,000 00
Pettatt, Sir Henry M	Toronto, Ont	270	5,400 00
Peine, Louis	New Hamburg, Ont	50	1,000 00
Pepper, Rev. John	West Toronto, Ont	15	300 00
Perrin, Mrs. Miney	New York City	125	2,500 00
Perry, Miss Elizabeth	Toronto, Ont	27	540 00
Peterkin, W. M	"	250	5,000 00
Peters, George	Peterboro, Ont	20	400 00
Phelps, E. S	Burlington, Iowa, U.S.A	50	1,000 00
Pipe, Harvey	Amherst, N.S	25	500 00
Poland, H. C	London, Eng	20	400 00
Pontifex, Bryan	Toronto, Ont	25	500 00
Porter, John G	"	30	600 00
Potts, James McC	Stirling, Ont	10	200 00
Powell, James H. U	London, Eng	100	2,000 00
Price, Miss Lavinia	Toronto, Ont	10	200 00
Pringle, Mrs. Sara J	"	35	700 00
Provident Investment Co	"	32	640 00
Radley, Mrs. Elizabeth J	"	50	1,000 00
Ramsay, William	Stowe, Scotland	950	19,000 00
Rance, Miss Eva Frances	Blyth, Ont	3	60 00
Rennie, James	London, Eng	20	400 00
Rance, Mrs. Harriet	Clinton, Ont	50	1,000 00
Richard, Alfred	Montreal, Que	10	200 00
Ridout, Percival F	London, Eng	55	1,100 00
Robertson, John A	Toronto, Ont	25	500 00
Robinson, Mrs. Elizabeth	"	60	1,200 00
Robinson, Mrs. Elizabeth	"	40	80 00
Robinson, Thomas B. Sir and Lady Rona Hannah Robinson	Broadstairs, Kent, Eng	100	2,000 00
Rogers, Dr. J. M	Ingersoll, Ont	18	360 00
Rogers, Mrs. Helen S	Peterboro, Ont	41	820 00
Rollo, Jennie S	Chicago, Ill	53	1,060 00
Rollo, W. F	"	56	1,120 00
Rollo, Evelyn L	"	53	1,060 00
Ross, Alexander	Liverpool, Eng	4	80 00
Ross, executors estate Hon. A. M	Toronto, Ont	50	1,000 00
Ross, Miss Caroline S	"	25	500 00
Ross, Charles G	Newmarket, Ont	35	700 00
Ross, Mrs. Mary S	"	25	500 00
Ross, Mrs. E. Phoebe	Port Hope, Ont	5	100 00
Routh, executors estate J. R	Montreal, Que	20	400 00
Rowlands, R. F	Toronto, Ont	10	200 00
Royal Trust Company	Montreal, Que	333	6,660 00
Rumsey, C. S., executors estate	"	10	200 00
Rumsey, Mrs. M. A. A	"	10	200 00
Ruston, Thomas	Georgetown, Ont	100	2,000 00
Royal Trust Company, trustee for Mrs. Pipon	Toronto, Ont	5	100 00
Ryan, Miss Elizabeth	Lucan, Ont	34	680 00
Sauer, George	Toronto, Ont	2	40 00
Saylor, Wesley	Trenton, Ont	25	500 00
Schell, executors estate R. S	Brantford, Ont	80	1,600 00
Schell, H. P	New York, U.S.A	20	400 00

THE WESTERN ASSURANCE COMPANY—*Continued.*

LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	No. of shares.	Amount subscribed.
			$ cts.
Scholfield, W. G	West Toronto, Ont	10	200 00
Scott, Charles W	Toronto, Ont	60	1,200 00
Scott, George F	"	4	80 00
Scott, executors estate J	"	100	2,000 00
Semple, Miss Jennie P	"	35	700 00
Sewell, Mrs. Winnifred L	Hamilton, Ont	20	400 00
Sharpe, Miss Clara L	San Francisco, Cal	50	1,000 00
Sharpe, George, executors estate	"	170	3,400 00
Shaw, Mrs. Isabella T	Hamilton, Ont	33	660 00
Sherrard, H. A. L	Toronto, Ont	77	1,540 00
Sherrard, Mrs. A. L	"	5	100 00
Shutt, Mrs. Charlotte	Ottawa, Ont	15	300 00
Sidey, J. Henry	Cobourg, Ont	20	400 00
Sinclair, Miss Janet	Unknown	13	260 00
Sinclair, J. C, estate of exec. Elizabeth A. Sinclair Donald G. G. Sinclair	Toronto, Ont	83	1,660 00
Small, Miss Catherine G	Sarnia, Ont	36	720 00
Smedley, George F. & Co	Toronto, Ont	10	200 00
Smith, F. J. D	Newtonbrook, Ont	210	4,200 00
Smith, Alexander	Toronto, Ont	60	1,200 00
Smith, Dr. Andrew, executors estate	"	40	800 00
Smith, D. King, M.D	"	10	200 00
Smith, Mrs. Mary Ann, executors estate	"	270	5,400 00
Smith, H. B	Owen Sound, Ont	175	3,500 00
Smith, Davis & Co	Buffalo, N.Y	500	10,000 00
Smith, W. W	Raleigh, N.C., U.S.A	75	1,500 00
Smith, Marshall J., executors estate	New Orleans, La., U.S.A	20	400 00
Sonkson, E	London, Eng	224	4,480 00
Sproule, Miss E. J	Springfield-on-Credit, Ont	78	1,560 00
Stanley, Bernard	Lucan, Ont	300	6,000 00
Stanley, Mrs. Hannah E	"	8	160 00
Stanley, Mrs. Jennie	"	50	1,000 00
Stanley, Aljoe E	"	37	740 00
Stanley, Miss Mary E	"	61	1,220 00
Stanley, Miss Charlotte M	"	39	780 00
Stanley, Albert A	"	30	600 00
Stanley, Miss M. Lucretia	"	36	720 00
Stanley, Uriah M	Brantford, Ont	40	800 00
Stanway, F. N	Western Assurance Co	5	100 00
Staples, Mrs. Eliza	St. Thomas, Ont	8	160 00
Stayner, Rev. Sutherland	Toronto, Ont	4	80 00
Stayner, Mrs. Harriet R	"	6	120 00
Steele, Mrs. Annie E	Belleville, Ont	3	60 00
Stevenson, Miss Amy	Ancaster, Ont	40	800 00
Stewart, Miss Ida A	Woodstock, Ont	25	500 00
Stewart, William	Toronto, Ont	22	440 00
Stewart, Mrs. Margaret J	Campbellford, Ont	10	200 00
Stewart, executors estate Robert, c/o John Duncan	Toronto, Ont	36	720 00
Stimson, G. A. & Co	"	100	2,000 00
Stinson, H. E	"	10	200 00
Stock, William H	Liverpool, England	20	400 00
Stocking, Charles P	Waubaushene, Ont	200	4,000 00
Strachan, Miss Mary E. H	Toronto, Ont	206	4,120 00
Strathy, A. G	"	32	640 00
Strathy, J. R	"	30	600 00
Strathy, Miss Elizabeth M	"	30	600 00
Strathy, G. B	"	30	600 00
Strong, Arthur Douglas Dawker	Galt, Ont	20	400 00
Summer, Mrs. Elizabeth	Kent, Eng	19	380 00
Swain, W. J	Collingwood, Ont	30	600 00
Symons, Miss Eliza F	Toronto, Ont	13	260 00
Tackaberry, Mrs. Catherine, executors estate of	"	25	500 00
Talbut, Executors estate Marcus	Unknown	5	100 00

THE WESTERN ASSURANCE COMPANY.—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	No. of shares.	Amount subscribed.
			$ cts.
Taylor, Miss Amy E. R.	Toronto, Ont.	14	280 00
Taylor, Miss Mary L.	"	9	180 00
Taylor, executors estate of Mrs. Elizabeth A. H.	"	3	60 00
Thomas, Mrs. M. M.	Quebec, Que.	47	940 00
Thompson, Mrs. Cassie B.	Brampton, Ont.	5	100 00
Thompson, J. B.	St. Mary's, Ont.	15	300 00
Thompson, executors estate Robert, c/o R. W. Thompson	Toronto, Ont.	847	16,940 00
Thomson, Alexander	Glasgow, Scotland	24	480 00
Thomson, Malcolm	Montreal, Que.	130	2,600 00
Thorburn, Miss Mary, executors estate of.	Toronto, Ont.	4	80 00
Tidswell, executrix estate W. C.	Hamilton, Ont.	100	2,000 00
Tingle, John	Wexford, Ont.	13	260 00
Todd, Thomas	Toronto, Ont.	200	4,000 00
Toronto General Trusts Corp., exec. estate A. Robertson	"	50	1,000 00
Toronto General Trusts Corp., exec. estate James, Kirkland	"	166	3,320 00
Toronto General Trusts Corp., exec. estate C. C. Baines	"	2	40 00
Torrance, Rev. Robert	Guelph, Ont.	10	200 00
Townley, Mrs. W. R.	Chicago, Ill.	24	480 00
Van Der Linde, Harold	Plainfold, N.Y., U.S.A.	56	1,120 00
Van Heynigan, est. A. E.	Mobile, Ala., U.S.A.	100	2,000 00
Vogel, Phillipp Jacob and Camille Soyka	London, E.C.	60	1,200 00
Waddell, John	Orono, Ont.	25	500 00
Wade, Mrs. Lillie M.	Brighton, Ont.	17	340 00
Wadhams, John M.	Goshen, Conn., U.S.A.	18	360 00
Wadhams, Julia E.	"	16	320 00
Wadhams, Mrs. Mary P.	"	30	600 00
Wadhams, Hobert P.	"	16	320 00
Wainwright, C. S.	Toronto, Ont.	10	200 00
Walker, Mrs. Clara R.	"	34	680 00
Walker, Warren J.	"	2	40 00
Wallace, Mrs. Henrietta	"	20	400 00
Ward, R. H. Bretherton	Liverpool, Eng.	50	1,000 00
Warwick, Guy F.	Toronto, Ont.	300	6,000 00
Watson, Thomas	"	150	3,000 00
Webb, Mrs. Jean	Los Angeles, Cal., U.S.A.	1,056	21,120 00
Webster, Alfred F. in trust	Toronto, Ont.	21	420 00
Weir, Robert	"	5	100 00
White, Miss Alice	Montreal, Que.	5	100 00
Whitelaw, Mrs. Sarah	Fairbank, Ont.	11	220 00
Wilkes, Alfred J.	Brantford, Ont.	2	40 00
Williamson, H. W., estate of.	"	10	200 00
Wills, Miss Annie	"	31	620 00
Wills, Miss Annie, executrix	"	1	20 00
Wills, executors estate Miss Eliza	"	31	620 00
Wills, Miss Susan	"	31	620 00
Wills, Miss Wilhelmina	"	31	620 00
Wills, Thomas, estate of J. E. Wills, executors	Belleville, Ont.	125	2,500 00
Wilson, executor estate C. S.	Toronto, Ont.	1,200	24,000 00
Wintle, Cyril & Co.	London, Eng.	30	600 00
Wood, E. R. & W. B. Meikle, in trust	Toronto, Ont.	250	5,000 00
Wood, Lewis P.	"	56	1,120 00
Wood, H. H.	"	56	1,120 00
Wood, Mrs. Margaret P.	Nashville, Tenn.	50	1,000 00
Wood, S. Casey	Toronto, Ont.	56	1,120 00
Wood, Hon. S. C., estate of	"	3	60 00
Wood, Miss Lucinda J.	Brantford, Ont.	53	1,060 00
Young, Mrs. Margaret	Toronto, Ont.	12	240 00
Young, J. A., jr.	"	13	260 00
Young, W. E.	"	2	40 00
Zepf, Otto	Montreal, Que.	5	100 00
Total Common Stock		75,000	$1,500,000 00
Total Preferred Stock		50,000	$1,000,000 00
Totals		125,000	$2,500,000 00

APPENDIX B.

GENERAL STATEMENTS

OF

BRITISH AND FOREIGN COMPANIES

FOR

YEAR ENDING DECEMBER 31, 1914

(There are included in this appendix, the general business statements received after the corresponding Canadian statements had been sent to the printers and before May 17, 1915. General statements not contained in this volume will, if deemed necessary, be issued in a separate pamphlet.)

UNDERWRITERS AT AMERICAN LLOYDS.

General Business Statement for the Year ending December 31, 1914.

INCOME.

Total premium income	$	243,316 45
Received for interest and dividends		34,132 85
Gross profit on sale or maturity of bonds		546 88
All other income		18,000 00
Total income	$	295,996 18

DISBURSEMENTS.

Net amount paid for losses	$	53,400 75
Expenses of adjustment and settlement of losses		1,937 94
Paid subscribers for interest or dividends		54,699 30
Commissions or brokerage		84,488 94
Inspections and surveys		124 97
Salaries, fees and all other charges of officers, directors, trustees and home office employees		4,350 00
Underwriters' boards and tariff associations		2,674 74
Fire departments, patrol and salvage corps assessments, fees, taxes and expenses		1,744 82
State taxes on premiums, Insurance department licenses and fees		2,906 66
All other licenses, fees and taxes		642 49
All other expenditure		104,386 29
Total expenditure	$	311,356 90

LEDGER ASSETS.

Book value of bonds	$	813,967 19
Cash in trust companies and in banks		59,691 09
Agents balances		33,825 55
Total ledger assets	$	907,483 83

NON-LEDGER ASSETS.

Interest accrued		7,571 34
Gross assets	$	915,055 17
Deduct assets not admitted		15,776 19
Total admitted assets	$	899,278 98

LIABILITIES.

Net amount of unpaid losses and claims	$	29,917 50
Total unearned premiums		173,808 33
State, County and Municipal taxes, due and accrued		5,000 00
Underwriters' deposits		106,000 00
Total liabilities, excluding capital stock	$	314,725 83
Surplus over all liabilities		584,553 15
Total liabilities	$	899,278 98

RISKS AND PREMIUMS (FIRE RISKS).

Amount of policies written or renewed during the year	$61,313,553 00
Premiums thereon	333,667 57
Amount of policies terminated during the year	57,799,375 00
Premiums thereon	301,453 61
Net amount of policies in force at December 31, 1914	52,944,628 00
Premiums thereon	348,324 84

AMERICAN SURETY COMPANY OF NEW YORK.

General Business Statement for the Year ending December 31, 1914.

LEDGER ASSETS.

Book value of real estate	$ 3,166,047 91
Loans secured by pledge of bonds, stocks or other collaterals	56,231 05
Mortgage loans on real estate, first liens	29,509 33
Book value of stocks and bonds owned	4,106,843 21
Cash on hand and in banks or deposited in trust companies	813,369 97
Gross premiums in course of collection	965,344 34
Salvage receivable	82,734 05
Total ledger assets	$ 9,220,079 86

NON-LEDGER ASSETS.

Interest accrued	80,774 97
Rents due and accrued	12,891 61
Appraised value of real estate over book value	248,952 09
Gross assets	$ 9,562,698 53
Deduct assets not admitted	693,449 62
Total admitted assets	$ 8,869,248 91

LIABILITIES.

Total amount of unpaid losses	$ 856,261 63
Total unearned premiums	2,252,612 06
Commission, brokerage, etc., due or to become due to agents	86,434 40
Salaries, expenses, etc., due and accrued	12,500 00
Federal, State and other taxes due or accrued (estimated)	61,620 33
Reinsurance due	69,260 65
Advance premiums	43,101 76
Expenses of investigation and adjustment of unpaid claims	25,000 00
Other liabilities	28,752 36
Gross liabilities, except paid up capital	$ 3,435,543 19
Capital stock paid up	5,000,000 00
Surplus beyond capital and other liabilities	433,705 72
Total liabilities	$ 8,869,248 91

INCOME.

Net cash received for premiums	$ 4,054,456 09
Received for interest and dividends	234,163 17
Received for rents	274,637 31
Gross profit on sale or maturity of real estate and bonds	1,448 63
All other income	56,202 22
Total income	$ 4,620,907 42

EXPENDITURE.

Net amount paid for losses	$ 856,651 93
Investigation and adjustment of claims	111,720 06
Dividends paid stock holders	500,000 00
Commission or brokerage	763,108 60
Salaries, travelling and all other expenses of agents, not on commission account	905,031 95
Salaries, fees and all other compensations of officers, directors, trustees and home office employees	406,401 98
Inspections	16,146 69
Taxes on real estate	75,708 65
State taxes on premiums, Insurance Department licenses and fees	73,428 06
All other licenses, fees and taxes	6,592 14

AMERICAN SURETY—*Concluded.*

EXPENDITURE—*Concluded.*

Rent	$ 46,487 50
Repairs and expenses (other than taxes) on real estate, including rent of building, leased for 99 years	158,225 79
Gross loss on sale or maturity of bonds and stocks	4,792 00
Gross decrease by adjustment in book value of ledger assets	983,930 39
Investment expenses	264 00
All other expenditure	139,028 31
Total expenditure	$ 5,047,518 05

EXHIBIT OF PREMIUMS.

	For fidelity risks.	For surety risks.
Premiums on policies written or renewed during the year	$ 1,905,393 60	$ 3,498,031 85
Premiums on risks expired and terminated	1,586,396 87	2,906,353 11
Premiums on policies in force at end of year	1,591,205 54	2,660,404 27

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1914.

PROFIT AND LOSS ACCOUNT.

	£ s. d.		£ s. d.	£ s. d.
To balance 31st December, 1913	167,310 1 0	By dividend, less income tax, paid 1st March, 1914	£ 39,432 5 10	
To balance Underwriting Account, 1913	292,154 16 0	By interim dividend, less income tax, paid 1st July, 1914	31,406 5 0	70,838 10 10
To interest account, 1914	79,731 15 11	By claims, returns, etc., and commissions on profits of 1913, settled in 1914	£ 183,640 12 2	
		By amount transferred to underwriting suspense account to close 1913	30,000 0 0	213,640 12 2
		By income tax		5,326 7 10
		By balance carried down		249,391 2 1
	£ 539,196 12 11			£ 539,196 12 11

UNDERWRITING ACCOUNT.

	£ s. d.		£ s. d.
To premiums 1914, less returns, reinsurances and foreign taxes	495,343 0 5	By claims, 1914	131,405 9 5
		By general expenses—including directors' and auditors' remuneration	52,078 15 3
		By balance carried down	311,858 15 9
	£ 495,343 0 5		£ 495,343 0 5

BALANCE SHEET.

	£ s. d.		£ s. d.
To capital—67,000 shares at £20 per share, £1,340,000. Paid up £4 per share	268,000 0 0	By investments	2,032,218 6 7
To reserve fund	1,200,000 0 0	By stamps	629 17 10
To balance profit and loss account brought down	249,391 2 1	By cash at bankers and on hand and bills receivable	98,071 15 7
To balance underwriting account	311,858 15 9	By interest and rents accrued but not received	34,190 11 0
To underwriting suspense and reinsurance accounts	222,130 18 11	By accounts due to the company	279,361 3 2
To accounts due by the company	193,090 17 5		
	£ 2,444,471 14 2		£2,444,471 14 2

GLENS FALLS INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1914.

LEDGER ASSETS.

Book value of real estate	$ 216,590 55
Mortgage loans on real estate	1,788,535 00
Loans secured by pledge of bonds, stocks or other collateral	200,000 00
Book value of stocks and bonds owned by the company	2,460,357 41
Cash on hand, in banks and trust companies	448,998 15
Agents' balances and bills receivable	401,323 41
Total ledger assets	$ 5,515,804 52

NON-LEDGER ASSETS.

Interest due and accrued	38,734 19
Rents accrued	211 73
Reinsurances due on losses paid	7,230 71
Gross assets	$ 5,561,981 15
Deduct assets not admitted	1,092 34
Total admitted assets	$ 5,560,888 81

LIABILITIES.

Net amount of unapid losses and claims	$ 1,834 71
Total unearned premiums	2,562,027 23
Dividends declared and unpaid to stockholders	30,000 00
Federal, State, and other taxes due or accrued (estimated)	33,000 00
Rents, salaries, bills, etc., due and accrued	3,000 00
Rein urance due other companies	2,764 58
Total liabilities (not including stock)	$ 2,932,626 52
Joint stock capital paid up in cash	500,000 00
Surplus over all liabilities	2,128,262 29
Total liabilities	$ 5,560,888 81

INCOME.

Net cash received for premiums other than perpetuals	$ 2,416,127 80
Received for interest and dividends	258,882 23
Rents	24,223 07
Profit on sale or maturity of ledger assets	137 50
Gross increase by adjustment in book value of ledger assets	32,848 00
Agents' balances previously charged off	237 50
From all other sources	44 35
Total income	$ 2,732,500 45

DISBURSEMENTS.

Net amount paid for losses	$ 1,451,716 92
Expenses of adjustment and settlement of losses	50,421 66
Paid stockholders for interest or dividends	110,000 00
Allowances to local agents for miscellaneous agency expenses	17,336 20
Salaries, $115,165.04, and expenses, $56,906.16, of special and general agents	172,071 20
Commission or brokerage	504,389 40
Salaries, fees and all other charges of officers, directors, trustees and home office employees	81,497 72
Rents	12,000 00
Underwriters' boards and tariff associations	31,812 76
Fire department, patrol, and salvage corps assessments, fees, taxes, and expenses	11,444 87
Inspections and surveys	9,861 65
Taxes on real estate	8,680 04
State taxes on premiums, Insurance Department licenses and fees	54,335 58

Glens Falls—*Concluded.*

DISBURSEMENTS—*Concluded.*

All other licenses, fees, and taxes	$ 8,693 82
Agents' balances charged off	661 54
Gross loss on sale of real estate, bonds, and stocks	13,700 20
Gross decrease in book value of bonds and stocks	51,345 68
All other expenditure	104,268 63
To al expenditure	$ 2,694,237 87

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$ 353,249,236 00
Premiums thereon	3,392,794 09
Amount of fire risks terminated	295,125,026 00
Premiums thereon	3,033,714 19
Net amount of fire risks in force on December 31, 1914	509,258,040 00
Premiums thereon	4,758,222 27
Net amount of marine and inland risks in force on December 31, 1914	7,907,351 00
Premiums thereon	173,024 14

INTERNATIONAL FIDELITY INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1914.

INCOME.

Net cash received for premiums	$	231,048 16
Policy fees required or represented by applications		317 11
Interest		25,411 69
Gross increase, by adjustment in book value of bonds		13,360 00
Other income		— 270 61
Total income	$	269,866 35

EXPENDITURE.

Net amount paid policyholders for losses	$	90,104 90
Stockholders for interest and dividends		15,000 00
Commission or brokerage		18,683 35
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees		18,127 77
State taxes on premiums, Insurance Department licenses and fees		1,861 38
All other licenses, fees, and taxes		641 37
Rent		2,073 58
Gross decrease, by adjustment in book value of bonds		3,700 00
Agents' balances charged off		471 46
All other expenditure		8,150 69
Total xpenditure	$	158,814 50

LEDGER ASSETS.

Book value of bonds	$	727,440 00
Cash on hand, in trust companies and in banks		33,722 00
Gross premiums in course of collection		24,164 53
Total ledger assets	$	785,326 53

NON-LEDGER ASSETS.

Interest due and accrued		8,585 82
Gross assets	$	793,912 35
Deduct assets not admitted		5,833 93
Total admitted assets	$	788,078 42

LIABILITIES.

Total unpaid claims	$	27,350 61
Total unearned premiums		107,666 75
Federal, State, and other taxes due or accrued (estimated)		1,314 44
Advance premiums		513 66
Return premiums		349 34
Reinsurance		3,911 48
Salaries, rents, expenses, etc., due or accrued		84 85
Commission, brokerage and other charges due or to become due to agents or brokers		5,693 95
Income tax		38 00
Total liabilities, not including capital stock	$	146,923 08
Capital paid up in cash		300,000 00
Surplus over all liabilities		341,155 34
Total liabilities	$	788,078 42

EXHIBIT OF PREMIUMS.

Fidelity.

Premiums on policies written during the year	$	167,468 30
Premiums on policies terminated during the year		156,061 66
Net premiums in force at December 31, 1914		151,480 01

Surety.

Premiums on policies written during the year	$	108,102 73
Premiums on policies terminated during the year		82,995 96
Net premiums in force at December 31, 1914		62,361 89

THE LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1914.

FIRE DEPARTMENT.

The fire premiums, after deduction of reinsurances, amounted to £246,001 : 5 : 2. The losses by Fire, less reinsurances, were £117,059 : 16 : 4, or 47·58 per cent of the Premium Income. The Expenses of every description, including Commission, amounted to £94,362 : 8 : 8, and were at the rate of 38·35 per cent of the Net Premium Income. After increasing the Fire Reserves to £298,400 there has been carried from this account to the Profit and Loss Account the sum of £44,071 : 1 : 8.

EMPLOYERS' LIABILITY DEPARTMENT.

The income of this Department amounted to £37,098 : 15 : 11; the outgoings of all descriptions to £24,329 : 13 : 4. The reserve for Unexpired Risk has been increased to £14,362, and £10,240 : 2 : 7 has been carried to Profit and Loss Account.

ACCIDENT ACCOUNT.

The income amounted to £16,646 : 4 : 1, and Claims, Commission, Expenses and Bonus to Policy holders to £11,695 : 9 : 10. The Reserve for Unexpired Risk amounts to £6,509, and £4,810 : 14 : 3 has been carried to Profit and Loss Account.

PROFIT AND LOSS ACCOUNT.

The sum of £270,178 : 11 : 3 was brought forward from 1913. To that amount has been added: from the Fire Account, £44,071 : 1 : 8; from the Employers' Liability Account, £10,240 : 2 : 7; from the Accident Account, £4,810 : 14 : 3; from the General Account, £5,662 ; 8 : 1; and from the Fixed Term Assurance Fund, £10,470 making, with £36,832 : 5 : 2 of interest £79,913, and Transfer Fees, £67 : 2 : 6, a total of £462,245 : 5 : 6. Thereout has been paid for Dividends to Shareholders £84,498: 9: 7, for Interest on Debentures, £10,789 : 10 : 2; for expenses of management, $4,000; for Income Tax, £4,878 : 0 : 10; and after providing £59,492 : 13 : 7 to meet depreciation in securities, and carrying £25,392 : 17 : 6 to an Investment Reserve Fund, there remains a balance of £263,193 : 13 : 10 to be carried forward as a general Reserve and to support future Dividends.

ASSETS AND INCOME.

The Company's Assets at the close of the year amounted to £9,739,637 : 7 : 8, and its total income to £1,356,269 : 18 : 5.

DIVIDEND.

The Directors recommend the payment of a Dividend for the year now current of 8s. per share, less Income Tax, and payable half-yearly on the 31st May and 30th November.

THE LAW UNION AND ROCK—*Continued.*

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Fire Reserve Fund—				Claims under policies paid and outstanding (*less* reinsurances)	117,059	16	4
Premium reserve for unexpired risks £ 96,004 0 0				Commission	36,375	17	7
General fire reserve 200,000 0 0				Expenses of management	55,419	4	1
	296,004	0	0	Contributions to fire brigades	2,567	7	0
Premiums received, *less* reinsurances	246,001	5	2	Carried to profit and loss account	44,071	1	8
Interest, dividends, and rent £ 12,296 0 6				Fire Insurance Fund at the end of the year—			
Less income tax thereon 407 19 0				Reserve for unexpired risks, being 40 per cent of the premium income for the year £ 98,400 0 0			
	11,888	1	6	General fire reserve 200,000 0 0			
					298,400	0	0
	£ 553,893	6	8		£ 553,893	6	8

EMPLOYERS' LIABILITY ACCOUNT.

	£	s.	d.		£	s.	d.
Employers' Liability Insurance Fund at the beginning of the year—				Payments under policies, including medical and legal expenses in connection therewith	13,587	4	6
Reserve for unexpired risks £ 13,726 0 0				Commission	5,284	18	5
Total estimated liability in resepect of outstanding claims 14,897 0 0				Expenses of management	5,457	10	5
	28,623	0	0	Carried to profit and loss account	10,240	2	7
Premiums received, *less* reinsurances	35,903	5	11	Employers' Liability Insurance Fund at the end of the year—			
Interest, dividends and rents £ 1,236 10 3				Reserve for unexpired risks, being 40 per cent of the premium income for the year £ 14,362 0 0			
Less income tax thereon 41 0 3				Total estimated liability in respect of outstanding claims 16,790 0 0			
	1,195	10	0		31,152	0	0
	£ 65,721	15	11		£ 65,721	15	11

ACCIDENT ACCOUNT.

	£	s.	d.		£	s.	d.
Accident Insurance Fund at the beginning of the year—				Payments under policies, including medical and legal expenses in connection therewith	5,346	18	11
Reserve for unexpired risks £ 7,057 0 0				Commission	2,775	2	8
Total estimated liabilty in respect of outstanding claims 2,228 0 0				Expenses of management	2,473	9	0
	9,285	0	0	Bonus to policyholders	1,099	19	3
				Carried to profit and loss account	4,810	14	3

Premiums received, *less* reinsurances				16,271	19	1
Interest, dividends and rents	£	387	1 8			
Less income tax thereon		12	16 8			
				374	5	0
				£ 25,931	4	1

Accident Insurance Fund at the end of the year—						
Reserve for unexpired risks, being 40 per cent of the premium income for the year	£	6,509	0 0			
Total estimated liability in respect of outstanding claims		2,916	0 0			
				9,425	0	0
				£ 25,931	4	1

PROFIT AND LOSS ACCOUNT.

	£	s.	d.
Balance at the beginning of the year	270,178	11	3
Interest, dividends and all rents not carried to other accounts £ 38,096 16 0			
Less income tax thereon 1,264 10 10			
	36,832	5	2
Brought from Fire account	44,071	1	8
" Employers' liability account	10,240	2	7
" Accident account	4,810	14	3
" General account	5,662	8	1
" Fixed term assurance account	10,470	0	0
Shareholders proportion of Life profit for the Quinquennium ended 31st December, 1914	79,913	0	0
Transfer fees	67	2	6
	£ 462,245	5	6

	£	s.	d.
Dividends to shareholders for the year ended 31st December, 1914 £ 84,498 9 7			
Interest on debenture stock 10,789 10 2			
	95,287	19	9
Expenses not charged to other accounts	4,000	0	0
Income tax	4,878	0	10
Carried to Pension Fund	10,000	0	0
Depreciation in securities written off	59,492	13	7
Investment Reserve Fund	25,392	17	6
Balance at the end of the year	263,193	13	10
	£ 462,245	5	6

BALANCE SHEET.

Liabilities.		£	s.	d.
Capital:—				
Subscribed £ 1,575,000				
(150,000 £10 shares 12s. paid and 75,000 £1 shares fully paid.)				
Paid up		165,000	0	0
Debenture stock		251,726	0	0
Life assurance fund		7,984,516	2	11
Fire reserve fund		298,400	0	0
Profit and loss account		263,193	13	10
Investment Reserve Funds:—				
Life	123,936 9 1			
Proprietors	25,392 17 6			
		149,329	6	7
Fixed term assurance fund		273,744	1	1
Employers' liability insurance fund		31,152	0	0
Accident insurance fund		9,425	0	0
General insurance fund		21,325	0	0
Staff pension fund		43,000	0	0
		£9,490,811	4	5

Assets.	£	s.	d.
Mortgages on property within the United Kingdom	1,013,074	10	1
Mortgages on property out of the United Kingdom	2,925,638	2	1
Loans on parochial and other public rates	99,933	15	3
Loans in life interests	139,823	2	11
Loans on reversions	112,827	9	7
Loans on stocks and shares	18,000	0	0
Loans on the company's policies within their surrender values	432,701	19	11
Investments—			
Deposits with the High Court (Consols)	17,937	10	0
British Government securities	83,446	11	1
Municipal and county securities (United Kingdom)	68,585	17	10
Indian and Colonial Government securities	152,808	11	11
Indian and Colonial Provincial securities	31,849	7	4

The Law Union and Rock—*Concluded.*

BALANCE SHEET—*Concluded.*

Liabilities—*Con.*	£	s.	d.	£	s.	d.
Claims estimated but not yet paid—						
Life assurance	107,825	2	10			
Fire insurance	12,105	2	3			
Annuities due and paid	1,387	12	0			
Balances due to other fire offices	108,579	14	9			
Outstanding life reassurance premiums	3,769	4	11			
Outstanding accident reinsurance premiums	991	1	4			
Outstanding expenses	1,840	14	8			
Reserve for income tax	9,629	0	0			
Auditors' fees	630	0	0			
Proprietors' dividends outstanding	1,106	0	6			
Interest accrued on debenture stock	962	10	0			
				248,826	3	3
				£9,739,637	7	8

Assets—*Con.*	£	s.	d.
Indian and Colonial Municipal securities	274,728	13	10
Foreign Government securities	421,809	11	4
Foreign Provincial securities	14,290	13	8
Foreign municipal securities	301,261	18	4
Railway and other debenture and debenture stocks—Home and foreign	1,756,337	12	5
Railway and other preference and guaranteed stocks	249,072	9	10
Railway and other ordinary stocks	232,996	18	1
Rent charges	12,673	12	8
Freehold grounds rent	32,350	0	0
Leasehold ground rents	15,513	9	2
House property (freehold leasehold property)	667,149	2	10
Life interests	11,714	7	2
Reversions	107,349	9	6
Agents' Balances—Fire	93,358	2	2
" Life	78,393	9	8
" Accident, etc.	15,560	4	6
Outstanding premiums (Head Office)—Fire	4,048	5	4
Outstanding premiums (Head Office)—Life	15,597	9	8
Outstanding premiums (Head Office)—Accident, etc	757	6	9
Outstanding interest, dividends and rents, *less* income tax	11,130	19	10
Interest accrued but not payable, *less* income tax	158,420	19	5
Bills receivable	3,711	19	1
Cash—On deposit	130,127	18	9
In hand and on current accounts	34,655	15	8
	£9,739,637	7	8

THE LONDON ASSURANCE.

General Business Statement for the Year ending December 31, 1914.

FIRE DEPARTMENT.

The premium income of the year, after deduction of reassurances and returns, amounted to £689,064 12s. 10d., and the losses, inclusive of all claims to the 31st December, 1914 to £368,109 0s. 7d.

The balance at the credit of the fund, after transferring £53,196 11s. 4d. to Profit and Loss, amounted on the 31st December, 1913, to £770,000.

PROFIT AND LOSS.

The amount standing to the credit of this account on the 31st December, 1914 after transferring £100,000 to Investments Depreciation Fund was £167,757 1s. 11d. out of which the directors now recommend a dividend of 20 per cent, being £2 10s. 0d. per share payable as follows £1 5s. 0d. on the 1st April and £1 5s. 0d., on the 1st October, free of income tax.

FIRE ACCOUNT.

	£ s. d.	£ s. d.		£ s. d.	£ s. d.
Amount of Fire Insurance Fund at this date—			Losses after deduction of reassurances and salvages		368,109 0 7
Reserve for Unexpired risks	£ 347,573 7 7		Expenses of management		154,511 13 10
Additional Reserve	402,426 12 5		Contributions to Fire Brigades		1,735 2 5
		750,000 0 0	Commission		118,038 19 10
Premiums after deduction of reassurances and returns		689,064 12 10	Bad debts		21 9 10
Interest and Dividends	£ 27,669 17 11		Carried to Profit and Loss Account		53,196 11 4
Less Income Tax	1,121 12 11		Amount of the Fund at this date, as per Balance Sheet—		
		26,548 5 0	Reserve for unexpired risks, being 50 per cent of Premium Income for the year	£ 344,532 6 5	
		£1,465,612 17 10	Additional Reserve	425,467 13 7	
					770,000 0 0
					£1,465,612 17 10

PROFIT AND LOSS ACCOUNT.

	£ s. d.	£ s. d.		£ s. d.
Balance of Account at this date		162,518 13 1	Dividends to shareholders	89,655 0 0
Interest and Dividends not carried to other Accounts			Income tax	7,137 19 11
Less Income Tax	£ 43,058 19 0		Transferred to General Reserve Fund	100,000 0 0
	1,736 0 0		Balance as per balance sheet	167,757 1 11
		41,322 19 0		
Transferred from Life Account		15,000 0 0		
" Fire Account		53,196 11 4		
" Marine Account		90,516 7 8		
" Accident Account		1,953 18 3		
Transfer Fees		41 12 6		
		£ 364,550 1 10		£ 364,550 1 10

THE LONDON ASSURANCE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1914.

BALANCE SHEET.

LIABILITIES.	£ s. d.	£ s. d.
Shareholders' Capital, £890,550, of which is paid up		448,275 0 0
General Reserve Fund		450,000 0 0
Life Assurance Fund		2,723,180 9 3
Capital and Leasehold Redemption Fund		10,245 18 2
Accident Fund		25,000 0 0
Fire Fund £	770,000 0 0	
Marine Fund	450,000 0 0	
Joint Fire and Marine Funds		1,220,000 0 0
Investments Depreciation Fund—General £	200,000 0 0	
" " —Life	52,000 0 0	
		252,000 0 0
Profit and Loss		167,757 1 11
		5,296,458 9 4
Outstanding Life Claims £	25,907 7 0	
" Fire Losses	57,421 11 9	
" Accident Losses	2,243 0 0	
" Marine Losses	8,363 4 7	
" Dividends to Shareholders	4,338 0 0	
Fire Premiums due to other Companies	24,338 13 9	
Accident Premiums due to other Companies	520 10 5	
Life Premiums paid in advance	2 9 6	
Marine Premiums due to other Companies	60,018 14 5	
Clerk's Savings Fund	10,145 5 11	
Interest paid in advance	5,643 14 10	
		198,942 12 2

ASSETS.	£ s. d.	£ s. d.
Mortgages on Property within the United Kingdom £	625,786 10 2	
Loans on Parochial and other Public Rates	36,465 6 7	
Loans on Life Interests	239,978 19 0	
Loans on Reversions	76,775 0 2	
		979,005 15 11
Loans on stocks and shares		39,687 10 0
Loans on Corporation's Policies within their Surrender Values		135,124 6 1
Loans on personal Security		10,000 0 0
*Investments, viz.:—		
Deposit with the High Court		21,604 0 0
British Government Securities		39,230 0 0
Municipal and County Securities, United Kingdom		15,207 10 0
Indian and Colonial Government Securities		107,878 10 0
" Provincial "		44,214 2 6
" Municipal "		206,365 0 0
Foreign Government Securities		268,149 6 4
" Provincial "		76,050 0 0
" Municipal "		365,717 19 6
Railway and other Debentures and Debenture Stocks, Home and Foreign		1,814,534 5 10
Railway and other Preference and Guaranteed Stocks, Home and Foreign		112,021 16 7
Railway and other Ordinary Stocks		329,948 4 11
Freehold Ground Rents		180,378 5 6
Leasehold Ground Rents		114,670 10 7
House and Office Property		51,075 0 0
Life Interests		1,637 17 3
Reversions		31,131 16 1
Agents' Balances, viz.:—		
Life £	15,532 18 3	
Fire	141,852 14 11	
Marine	74,954 2 8	
Accident	2,963 17 5	
		235,303 13 3
Marine Reassurances Recoverable		28,873 16 0

	£			£		
Outstanding Premiums:—						
Life				16,759	17	6
Fire				4,934	9	2
Marine				118,455	16	1
Capital Redemption				160	11	8
Outstanding Interest				140,310	14	5
Fire Premiums due by other Companies				9,529	14	5
Accident Premiums due by other Companies				4,709	18	1
Cash on Deposit				324	14	6
In Hand and on Current Accounts		£				
		47,040	0	0		
		81,729	6	2		
Bills Receivable				128,769	6	2
Policy Stamps				3,484	5	11
				460	1	8
	£5,495,401	1	6	£5,495,401	1	6

*All the securities quoted on the London and the New York Stock Exchanges have been taken at the middle prices current on the 27th of July and the end of June, 1914 respectively, and on this basis the depreciation is more than provided for by the Investments Depreciation Funds

THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1914.

The net premium Income after deducting Reassurances was:—

	Risks Current at 31st December, 1914.	Risks Expired at 31st December, 1914.
Accident	£ 92,989 2 6	£ 14,222 18 9
Employers' Liability (United Kingdom)	44,959 19 8	4,124 0 0
Other classes	735,952 17 4	349,337 18 2
	£ 873,901 19 6	£ 367,684 16 11

The amount paid for claims, costs, and expenses *re* settlements, less salvages and Reassurance recoveries, was:—

Accident	£ 56,305 16 5
Employers' Liability (United Kingdom)	23,645 14 9
Other classes	569,231 11 5
	£ 649,183 2 7

For the three past years no transfer to Profit and Loss has been made from the American Liability Insurance Department, the principle adopted being that the entire balance of premiums remaining after payment of losses and expenses should be left in the account until the outstanding claims under the rapidly decreasing Employers' Liability business had been settled. These claims have proved to be even more costly than was anticipated in the report of two years ago, but the directors are glad to be able to report that the profits on the later years have more than made good this loss, and that the whole Department now promises to yield a satisfactory profit in the future.

In accordance with the principle sanctioned by the Board of Trade the Investments bought before December 31, 1913 have been valued in the Balance Sheet at or under the prices current at that date, and those bought thereafter have been valued at prices not greater than their cost. A revaluation of the company's investments as at December 31, 1914, showed a net depreciation of £38,882 10s. 8d. in excess of that already provided for by the Investment Reserve Fund, and this depreciation is covered by the amount carried forward after payment of the dividends now recommended.

After payment of the interim dividend in September the balance of the Profit and Loss Account, including the sum of £8,724 7s. 1d. brought forward from 1913, amounts to £49,368 3s. 2d. Out of this the directors recommend the following payments:—

(1) On the £5 preference shares a dividend of 2½ per cent. (less income tax) for the half-year ending December 31, 1914.
(2) On the £1 preference shares a dividend of 2½ per cent. (less income tax) for the half-year ending December 31, 1914, on the amounts paid up at that date (exclusive of amounts paid up in advance of calls).
(3) On the ordinary shares a dividend of seven shillings and six pence per share (less income tax), making with the interim dividend paid in September last, twelve shillings and six pence per share (less income tax).

These dividends will absorb £10,473 12s. 10d., leaving £38,894 10s. 4d. to be carried forward.

The London Guarantee and Accident—*Continued.*

REVENUE ACCOUNT.

Accident Insurance Business.

	£ s. d.	£ s. d.		£ s. d.	£ s. d.
Amount of fund at beginning of year—			Payment under policies, including Medical and legal expenses in connection therewith		56,305 16 5
Reserve for Unexpired Risks	39,018 1 3		Commission		28,995 0 9
Total estimated liability in respect of outstanding claims	17,018 17 9		General expenses		15,994 16 8
Reserve for deferred payments	19,789 0 0		Amount transferred to Profit and Loss Account		2,657 18 0
		75,825 19 0	Amount of Fund at end of year—		
Premiums on risks—			Reserve for unexpired risks	40,707 12 7	
(*a*) Current at December 31, 1914	92,989 2 6		Total estimated liability in respect of outstanding claims	18,804 14 8	
(*b*) Expired at December 31, 1914	14,222 18 9		Reserve for deferred payments	22,053 7 7	
		107,212 1 3			81,565 14 10
Interest and dividends	2,458 6 10				
Less income tax	67 0 5				
		2,391 6 5			
		£185,429 6 8			£185,429 6 8

EMPLOYERS' LIABILITY ACCOUNT.

	£ s. d.	£ s. d.		£ s. d.	£ s. d.
Amount of fund at beginning of year—			Payments under policies, including Medical and legal expenses in connection therewith		23,645 14 9
Reserve for unexpired risks	15,945 11 2		Commission		5,838 15 9
Total estimated liability in respect of outstanding claims	19,861 0 0		General expenses		15,411 4 2
		35,806 11 2	Amount transferred to Profit and Loss Account		3,821 8 8
Premiums on risks—			Amount of Fund at end of year—		
(*a*) Current at December, 31, 1914	44,959 19 8		Reserve for unexpired risks	15,851 5 0	
(*b*) Expired at December 31, 1914	4,124 0 0		Total estimated liability in respect of outstanding claims	21,445 0 0	
		49,083 19 8			37,296 5 0
Interest and dividends	1,154 6 11				
Less income tax	31 9 5				
		1,122 17 6			
	£	86,013 8 4		£	86,013 8 4

THE LONDON GUARANTEE AND ACCIDENT—*Concluded.*

PROFIT AND LOSS.

	£ s. d.	£ s. d.		£ s. d.	£ s. d.
Balance of last year's account	18,724 7 1		Expenses of issue of new preference capital		1,577 6 7
Less balance dividend, 1913	10,000 0 0				
		8,724 7 1	Balance—		
Interest and dividends not carried to other accounts	10,204 1 8		Interim dividend paid September, 1914	6,875 0 0	
Less Income tax	278 3 9		Carrid to balance sheet	49,368 3 2	
		9,925 17 11			56,243 3 2
Profit and loss on exchange		1,036 18 7			
Miscellaneous income		1,028 2 4			
Profit transferred—					
Accident Insurance Account	2,657 18 0				
Employers' Liability Insurance Account	3,821 8 8				
General Insurance Account	30,625 17 2				
		37,105 3 10			
	£	57,820 9 9		£	57,820 9 9

BALANCE SHEET.

Liabilities.	£ s. d.	£ s. d.	Assets.	£ s. d.	£ s. d.
Capital—25,000 ordinary shares of £5 each	£125,000 0 0		*Investments—		
5,000 preference shares of £5 each	25,000 0 0		Mortgages on property out of the United Kingdom	1,000 0 0	
100,000 preference shares of £1 each	100,000 0 0		British Government securities	4,146 12 2	
	£250,000 0 0		Indian and Colonial Government securities	12,772 10 0	
of which are subscribed—	£ s. d.		Indian and Colonial Provincial securities	11,072 11 0	
25,000 ordinary shares of £5 each, £2 paid	50,000 0 0		Indian and Colonial Municipal securities	196,823 18 7	
5,000 5 per cent. pref. shares of £5 each, fully paid	25,000 0 0		Foreign Government securities	22,573 9 0	
39,253 5 per cent. pref. shares of £1 each, on which there has been paid	34,885 12 6		" Provincial "	10,069 0 0	
		109,885 12 6	" Municipal "	125,734 18 6	
Accident Insurance fund		81,565 14 10	Railway and other debentures and debenture stocks—Home and Foreign	637,474 10 0	
Employers' Liability Insurance fund		37,296 5 0	Railway and other preference and guaranteed stocks	573 0 0	
Fire and General Insurance fund		777,932 7 10	Railway and other ordinary stocks	8,501 0 0	
Reserve fund		170,000 0 0	Fixed deposits with banks	1,200 0 0	
Profit and Loss account		49,368 3 2		1,031,941 9 3	
		1,226,048 3 4	*Less* Investment Reserve fund	20,729 10 0	
Other sums owing by the Company—					1,011,211 19 3
Unclaimed dividends		694 19 6	Freehold and leasehold premises		35,095 6 4
Sundry creditors		43,611 0 8	Interest accrued		18,472 13 4
Mortgage on freehold premises		20,000 0 0	Branch and agents' balances	277,738 12 0	
Loan from bankers against security		44,000 0 0	*Less* reserve for commission, etc	56,419 0 9	
Temporary loan secured on investments		10,000 0 0			221,319 11 3
Amounts due to other companies		12,780 7 7	Amounts due by other companies		966 7 4
		131,086 7 9	Premiums outstanding		142 13 1
			Sundry debtors		17,238 11 4
			Cash at London bankers	4,287 10 11	
			Cash at banks at home and abroad	34,503 19 5	
			Cash in hands of trustees	10,423 16 5	
			Cash on hand at head office and branches	3,472 2 5	
					52,687 9 2
		£1,357,134 11 1			1,357,134 11 1

Of these investments some have been deposited in connection with Government business in Ireland and others abroad under [Foreign or Colonial State Laws.

LOYAL PROTECTIVE INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1914.

LEDGER ASSETS.

Book value of bonds and stocks owned	$ 361,103 03
Cash on hand, in banks and in trust companies	113,138 52
Total ledger assets	$ 474,241 55
Interest accrued	4,534 57
Gross assets	$ 478,776 12
Deduct assets not admitted	9,713 03
Total admitted assets	$ 469,063 09

LIABILITIES.

Total amount of unpaid losses	$ 110,000 00
Expenses of investigation and adjustment of unpaid losses (estimated)	286 27
Total unearned premiums	101,481 00
Salaries, rents, etc., due or accrued	500 00
Federal, State and other taxes due or accrued (estimated)	10,000 00
Premiums paid in advance	5,958 50
Total liabilities	$ 228,225 77
Capital stock paid up in cash	100,000 00
Surplus over all liabilities and capital stock	140,837 32
Total liabilities	$ 469,063 09

INCOME.

Total net cash received for premiums	$ 572,352 82
Policy fees	63,595 00
Interest and dividends accrued	15,566 31
Rents	480 00
Agents' balances previously charged off	30 45
All other income	35 23
Total income	$ 652,059 81

DISBURSEMENTS.

Net amount paid for losses	$ 335,406 52
Investigation and adjustment of claims	2,648 69
Policy fees retained by agents	63,287 00
Commissions or brokerage	58,127 59
Salarics, fees and all other charges of officers, directors, trustees and home office employees.	81,186 29
Salarics, travelling and all other expenses of agents not paid by commissions	8,380 23
Medical examiners' fees and salaries	294 50
Rents	6,768 00
State taxes on premiums, Insurance Department licenses and fees	12,293 35
All other fees and taxes	1,113 37
Paid stockholders for interest or dividends	10,000 00
Agents' balances charged off	306 90
Gross decrease by adjustment in book value of bonds	558 25
All other expenditure	29,757 32
Total disbursements	$ 610,128 01

EXHIBIT OF PREMIUMS.

Accident and Sickness.

Premiums on policies written or renewed during the year	$ 575,017 47
Premiums on policies expired and terminated	572,258 47
Premiums on policies in force at end of year	152,221 50

*Including $348.22 excess tax for 1910.

THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1914.

REVENUE ACCOUNT.

	£ s. d.		£ s. d.
Amount of General Insurance Fund at the beginning of the year—		Claims under policies paid and outstanding	31,007 9 5
Reserve for unexpired risks £24,380 2 9		Commission	13,370 13 9
Additional reserve. 17,760 16 3		Expenses of management	10,475 15 2
	42,140 19 0	Bad debts	14 5 4
		Septennial returns	793 9 1
Premiums	66,011 6 8	Liquidation of German business	7,500 0 0
Interest, dividends, and rents £ 2,230 11 1		Transferred to Profit and Loss Account	10,401 0 4
Less Income Tax thereon 154 12 9		Amount of General Insurance Fund at end of the year as per Balance Sheet—	
	2,075 18 4	Reserve for unexpired risks being, 40% of premium income for the year £26,404 14 8	
		Additional reserve 10,260 16 3	
			36,665 10 11
	£110,228 4 0		£110,228 4 0

BALANCE SHEET.

Liabilities.	£ s. d.	Assets.	£ s. d.	£ s. d.
To Shareholders' Capital—		By Investments—		
4,105 shares of £5 each fully paid	20,525 0 0	Deposit with the High Court		
General Insurance Fund	36,665 10 11	Bank of England Stock	13,943 15 0	
Profit and Loss Account	6,117 8 2	Great Western Ry. 4% debenture stock	1,696 0 0	
Claims admitted or intimated but not paid	3,452 6 6	Metropolitan Ry. 3½% debenture stock	1,477 13 3	
Sundry creditors	4,864 7 8	New Zealand 4% stock	2,016 0 0	
		New South Wales 4% stock	1,208 0 0	
				20,341 8 3
		British Government securities		1,793 15 0
		Colonial Government securities		1,015 15 0
		Foreign Government securities		2,296 7 0
		Freehold ground rents		783 17 10
		House property		13,694 13 9
		Railway and other debentures and debenture stocks, Home and Foreign		3,449 10 8
		Railway and other ordinary stocks and shares		3,476 12 4
		Stock of glass, vans, horses, and harness		6,860 1 7
		Stock of stationery and stamps		309 13 3
		Agents' balances		12,123 13 9
		Outstanding premiums		1,222 16 8
		Outstanding interest, dividends and rents		62 10 0
		Interest accrued but not payable		408 1 3
		Cash—		
		In hand and on current account		3,485 16 11
	£71,624 13 3			£71,624 13 3

THE NEW YORK PLATE GLASS INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1914.

INCOME.

Net cash received for plate glass premiums	$ 589,029 08
Interest and dividends	40,983 47
Gross profit on sale or maturity of bonds and stocks	1 75
Agents' balances previously charged off	131 22
Total income	$ 630,215 52

DISBURSEMENTS.

Net amount paid for plate glass losses	$ 238,987 21
Cash paid stockholders for interest or dividends	38,000 00
Com nission or brokerage	208,065 57
Salaries, travelling and all other expenses of agents not paid by commission	4,043 32
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees	59,667 83
State taxes on premiums, Insurance Department licenses and fees	15,570 81
All other licenses, fees, and taxes	1,621 71
Rent	10,493 98
Agents' balances charged off	589 44
All other expenditure	7,300 57
Total expenditure	$ 584,340 44

LEDGER ASSETS.

Mortgage loans on real estate, first liens	$ 1,000 00
Book value of bonds and stocks	895,610 84
Cash on hand, in trust companies, and in banks	55,789 08
Premiums in course of collection	145,925 72
Total ledger assets	$ 1,098,325 64

NON-LEDGER ASSETS.

Interest due and accrued	3,311 46
Gross assets	$ 1,101,637 10
Deduct assets not admitted	114,892 83
Total admitted assets	$ 986,744 27

LIABILITIES.

Total amount of unpaid claims	$ 20,267 13
Total unearned premiums	313,486 04
Dividends due stockholders	10,000 00
Commissions, brokerage and other charges due or to become due to agents or brokers	45,391 50
Federal, State, and other taxes due or accrued, estimated	5,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	500 00
Total liabilities, except capital	$ 394,644 67
Capital stock paid in cash	200,000 00
Surplus over all liabilities	392,099 60
Total liabilities	$ 986,744 27

EXHIBIT OF PREMIUMS.

For Plate Glass Risks.

Premiums written or renewed during the year	$ 719,569 72
Premiums terminated during the year	735,896 55
Net premiums in force at December 31, 1914	630,378 76

NIAGARA FIRE INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1914.

LEDGER ASSETS.

Mortgage loans on real estate	$ 553,500 00
Book value of bonds and stocks	5,834,068 32
Cash on hand, in banks and trust comapnies	475,726 02
Agents' balances	558,749 63
Other ledger assets	94,186 39
Total ledger assets	$ 7,516,230 36

NON-LEDGER ASSETS.

Interest accrued	39,219 67
Gross assets	$ 7,555,450 03
Deduct assets not admitted	52,576 87
Total admitted assets	$ 7,502,873 16

LIABILITIES.

Net amount of unpaid losses	$ 347,315 12
Total amount of unearned premiums	3,682,592 68
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued	5,000 00
Taxes due and accrued (estimated)	75,000 00
Contingent commissions, brokerage and other charges due or to become due to agents and brokers	5,000 00
Income tax reserved	532 35
Total liabilities, except capital stock	$ 4,115,440 15
Capital stock actually paid up in cash	1,000,000 00
Surplus over liabilities and capital stock	2,387,433 01
Total liabilities	$ 7,502,873 16

INCOME.

Net cash received for premiums	$ 3,827,597 01
Received for interest and dividends	305,007 64
Agents' balances previously charged off	1,001 25
Gross profit on sale or maturity of bonds	15,973 40
Total income	$ 4,149,579 30

DISBURSEMENTS.

Net amount paid for losses	$ 1,834,095 74
Expenses of adjustment and settlement of losses	46,908 50
Dividends paid stockholders	250,000 00
Commissions or brokerage	863,098 61
Salaries, $67,166.48, and expenses, $57,872.64 of special and general agents	125,039 12
Salaries, fees and other charges of officers, directors, trustees and home office employees	207,062 06
Rents	43,525 49
Underwriters' boards and tariff associations	53,060 42
Fire Department, fire patrol and salvage corps assessments, fees taxes and expenses	8,009 03
Inspections and surveys	20,846 87
State taxes on premiums, Insurance Department fees and licenses	93,476 37
All other licenses, fees and taxes	17,599 98
Agents' balances charged off	1,155 57
Interest on purchase of Provident Loan Society stock	316 67
Gross loss on sale or maturity of bonds	250 00
All other expenditure	95,211 82
Total expenditure	$ 3,659,656 25

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year	$562,460,069 00
Premiums thereon	5,659,747 12
Amounts of policies terminated	439,075,735 00
Premiums thereon	4,775,193 43
Net amount in force at end of year	688,118,784 00
Premiums thereon	6,991,702 57

THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1914.

FIRE ACCOUNT.

Amount of Fire Insurance Fund at the beginning of the year—				Claims under policies paid and outstanding		£1,407,511 1 11
Reserve for unexpired risks	£ 991,030 8 10			Commission		375,665 13 4
Additional reserve	1,550,000 0 0			Expenses of management		*476,690 9 2
		£ 2,541,030 8 10		Contributions to fire brigades		9,075 19 1
Premiums		2,146,289 10 5		Transferred to Profit and loss Account:—		
Interest, dividends and rents	£ 83,950 13 6			(*a*) Surplus on fire business for year	£ 9,830 19 7	
Less income tax thereon	3,390 11 0			(*b*) Interest, dividends, and rents, less income tax thereon	80,560 2 6	
		80,560 2 6				90,391 2 1
				Amount of Fire Insurance Fund at the end of the year—		
				Reserve for unexpired risks, being 40 per cent of premium income for the year	£ 858,515 16 2	
				Additional reserve	1,550,000 0 0	
						2,408,515 16 2
		£ 4,767,880 1 9				£ 4,767,880 1 9

*DETAILS OF EXPENSES OF MANAGEMENT.

Salaries at home and abroad, including directors' fees	£ 329,651 17 1	
Foreign and Colonial Government taxes and licenses, rents, and sundry office expenses	107,429 7 1	
Agents' charges and travelling expenses	35,336 16 9	
Books, advertising, postage, telegrams, etc.	45,641 0 11	
Retiring allowances	21,470 16 0	
Law expenses	4,759 6 10	
Salvage corps, etc.	*8,536 8 2	
	£ 552,825 12 10	
Deduct—Applicable to other departments	76,135 3 8	
	£ 476,690 9 2	

PROFIT AND LOSS ACCOUNT.

Balance of last year's Account		£ 1,399,762 1 3		Dividend to shareholders for 1913, paid in May and November 1914, less tax	£	207,166 13 4
Interest and dividends not carried to other accounts	£ 160,991 19 10			Dividend on preference stock paid in January and July, less tax		65,779 4 6
Less income Tax thereon	6,502 0 5			Superannuation fund		2,000 0 0
		154,489 19 5		Irrecoverable balances		774 14 6
Transferred from Fire Account—				Income tax		15,984 5 0
(*a*) Surplus on fire business for year	£ 9,830 19 7			Balance		1,390,793 3 5
(*b*) Interest, dividends, and rents, less income tax thereon	80,560 2 6					
		90,391 2 1				
Shareholders' life annuity, and sinking fund profit account		37,738 8 0				
Transfer fees		116 10 0				
		£ 1,682,498 0 9				£ 1,682,498 0 9

BALANCE SHEET.

Liabilities.

Shareholders' Capital:—			
Authorized—			
Shares	£ 3,000,000 0 0		
4% preference stock	3,000,000 0 0		
	£ 6,000,000 0 0		
Subscribed—			
110,000 shares of £25 each	£ 2,750,000 0 0		
4% preference stocks	1,750,000 0 0		
	£ 4,500,000 0 0		
Paid up—£6: 5s. per share		£ 687,500 0 0	
" preference stock		1,750,000 0 0	
		£ 2,437,500 0 0	
Profit and loss		1,390,793 3 5	
Dividends unclaimed		8,690 11 11	
Superannuation fund		187,635 2 5	
Shareholders' life annuity, and sinking fund profit account		37,738 8 0	
Fire department—			
Fire Insurance Fund		2,408,515 16 2	
Outstanding liabilities		630,999 3 1	
Claims admitted or intimated but not paid	£ 225,745 10 0		
Bills payable	528 5 7		
Reinsurance premiums	363,360 17 8		
Sundry outstanding balances	39,678 7 10		
Interest received but not due	1,686 2 0		
	£ 630,999 3 1		
		£ 7,101,872 5 0	

Assets.

Investments:—		
British Government securities	£ 531,802 11 9	
Public Boards in the United Kingdom	85,628 14 11	
Indian and Colonial Govrmt. securities	230,299 9 7	
Indian and Colonial Municipal securities	211,094 14 9	
Foreign Government securities	385,762 18 0	
Foreign Provincial securities	107,527 1 11	
Foreign Municipal securities	405,646 3 0	
Railway and other debentures and debenture stocks—Home and foreign	1,470,391 0 11	
Railway and other preference and guaranteed stocks	20,711 14 0	
Guaranteed Indian Railway stock	68,896 12 4	
Foreign railway and other preference and guaranteed Stocks	364,859 2 8	
Railway ordinary stocks	94,758 1 6	
Stocks and shares other than railway stocks	400,025 15 11	
Indian Government railway annuities	20,441 10 0	
Shares of other companies purchased	1,150,000 0 0	
Feu duties and feuing ground	6,192 3 7	
House property in the United Kingdom and abroad, occupied as offices of the company, and partly let	708,917 3 11	
Salvage corps premises	14,234 15 7	
Agents' balances	468,004 12 3	
Outstanding premiums	93,516 14 2	
Outstanding interest, dividends and rents	25,791 8 2	
Bills receivable	27,553 16 8	
Cash—On deposit	40,000 0 0	
In hand and on current account D	164,307 13 5	
Due by life branch	5,508 6 0	
		£ 7,101,872 5 0

Note.—Part of the above assets has been specially deposited under local laws in various places out of the United Kingdom as security to holders of policies there issued.

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WISCONSIN.

General Business Statement for the Year ending December 31, 1914.

LEDGER ASSETS.

Book value of real estate	$ 178,000 00
Mortgage loans on real estate, first liens	1,358,000 00
Book value of bonds	4,994,536 49
Cash on hand, in trust companies and in banks	361,227 61
Agents' balances and bills receivable	401,971 20
Total ledger assets	$ 7,293,735 30

NON-LEDGER ASSETS.

Interest accrued	35,403 33
Gross assets	$ 7,329,138 63
Deduct assets not admitted	661,528 36
Total admitted assets	$ 6,667,610 27

LIABILITIES.

Net amount of unpaid losses	$ 205,711,97
Total amount of unearned premiums	3,304,684 53
Conflagration reserve	500,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,667 76
Taxes due or accrued (estimated)	110,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers	25,169 00
Total liabilities except capital stock	$ 4,147,233 26
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities	1,520,377 01
Total liabilities	$ 6,667,610 27

INCOME.

Net cash received for premiums	$ 2,738,479 59
Interest and dividends	274,485 35
Rents	10,000 00
Agents' balances previously charged off	84 82
Deposit returned from Milwaukee board of Fire Underwriters	50 00
Total income	$ 3,023,099 76

DISBURSEMENTS.

Net amount paid for losses	$ 1,344,072 72
Expenses of adjustment and settlement of losses	41,674 26
Paid stockholders for interest and dividends	150,000 00
Commissions or brokerage	657,102 36
Allowances to local agencies for miscellaneous agency expenses	7,211 13
Salaries, $72,270.00; and expenses, $202,279.48; of special and general agents	274,549 48
Salaries, fees and all other charges of officers, directors, trustees, and home office employees	107,697 40
Rents	10,000 00
Underwriters' boards and tariff associations	12,751 99
Fire department, fire patrol and salvage assessments, fees, taxes and expenses	16,826 40
Inspections and surveys	302 50
Taxes on real estate	4,649 50
State taxes on premiums, Insurance Department licenses and fees	94,774 13
All other licenses, fees and taxes	11,317 26

NORTHWESTERN NATIONAL—*Concluded.*

DISBURSEMENTS—*Concluded.*

Agents' balances charged off	$ 625 86
Gross loss on sale or maturity of bonds	128 33
All other expenditure	65,090 36
Total disbursements	$ 2,798,773 68

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	$347,054,119 00
Premiums thereon	3,378,843 47
Amount of risks terminated during the year	320,891,417 00
Premiums thereon	3,219,441 86
Net amount in force at December 31, 1914	739,602,574 00
Premiums thereon	6,469,954 86

THE OCEAN MARINE INSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1914.

UNDERWRITING ACCOUNT.

	£ s. d.		£ s. d.
Balance from 1913 underwriting account	152,342 15 8	Net claims under policies and returns for 1913 paid in 1914	81,727 12 1
		Transferred to underwriting reserve for balance of 1913 claims	30,475 0 0
		Profit on 1913 underwriting account carried to profit and loss	40,140 3 7
	£ 152,342 15 8		£ 152,342 15 8
Net premiums for 1913	£ 309,711 17 5	Net claims under policies for 1914	£ 120,943 4 4
		Directors' remuneration	£ 3,450 0 0
		Office salaries and retiring allowances	10,785 2 4
		General office charges	2,590 2 4
		Subscriptions to Lloyd's, registers, etc	611 4 6
		Rates, taxes, etc	1,182 2 6
		Rent of Company's office	1,375 0 0
			19,993 11 8
		Balance of 1914 underwriting account carried forward	168,775 1 5
	£ 309,711 17 5		£ 309,711 17 5

PROFIT AND LOSS ACCOUNT.

	£ s. d.		£ s. d.
Balance brought forward	79,207 15 7	Dividends declared on account of 1914, less tax	19,386 13 0
Profit on 1913 underwriting account	40,140 3 7	Income tax	3,170 11 8
Interest and rent received and accrued	27,527 7 1	Reserve account	100,000 0 0
		Balance carried to balance sheet	24,318 1 7
	£ 146,875 6 3		£ 146,875 6 3

BALANCE SHEET.

Liabilities.	£	s.	d.	Assets.	£	s.	d.
Capital—40,000 shares of £25, paid up $2 10s. per share (now vested in the North British and Mercantile Insurance Company)	100,000	0	0	Investments:—			
Marine fund:—				British Government securities	50,213	0	0
Reserve £ 500,000 0 0				Municipal and County securities, United Kingdom	18,456	0	0
Profit and loss 24,318 1 7				Indian and Colonial Government securities	67,495	10	0
	524,318	1	7	Foreign Government securities	100,826	8	4
Underwriting reserve	42,125	7	5	Colonial Municipal securities	30,907	10	0
Balance of underwriting account, 1914	168,775	1	5	Foreign Municipal securities	89,523	0	2
Sundry creditors	54,059	15	0	Guaranteed and other Indian railway stock	30,837	10	0
				Indian Government railway annuities	10,866	8	0
				Railway and other debentures and debenture stocks—Home and Foreign	210,251	7	5
				Railway preference and guaranteed stocks	9,628	9	3
				Railway ordinary stocks	17,069	5	0
				Freehold premises	90,000	0	0
				Agents' balances	41,201	7	2
				Outstanding premiums	53,839	2	6
				Interest accrued but not yet payable	8,406	7	9
				Policy stamps on hand	239	14	9
				New Building account	862	12	6
				Bills receivable	68	7	2
				Cash:—			
				On deposit	50,000	0	0
				In hand and on current account	8,586	5	5
	£ 889,278	5	5		£ 889,278	5	5

PHŒNIX ASSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1914.

FIRE DEPARTMENT.

The net premiums amounted to £1,428,371, and the net losses to £800,586, or 56·0 per cent of the premiums. The expenses and commission together amounted to £558,172, being 39·0 per cent of the premiums. A profit is shown in this department of £69,613, which with the receipts for interest of £64,043 makes a total of £133,656 to be carried to profit and loss.

PROFIT AND LOSS ACCOUNT.

The operations of the year resulted in a total trading profit from fire, accident and marine accounts of £121,158, which with £54,852 the shareholders' proportion of the Law Life profits for the quinquennium 1910–1914 makes a total of £176,010. This amount has been passed to profit and loss, in addition to £158,101 for interest.

After payment of dividends and the interst on the debenture stocks, amounting to £207,074, there remains a balance of £384,494 of which the directors have applied £134,000 in writing down the Stock Exchange securities in the fire, marine and accident funds to the market price at 31st December, 1914, leaving a balance of £250,494 to be carried to the credit of next year's account.

An interim dividend of 3s. 6d. per share was paid in October last and the directors recommend payment on 1st May next of a final dividend of 4s. 6d. per share, making a total payment of 8s. per share for the year 1914. All dividends are subject to deduction of income tax.

FUNDS OF THE COMPANY ON THE 31ST DECEMBER, 1914.

Fire funds (including general reserve)	£	1,850,000
Life and capital redemption funds		11,446,765
Marine funds		660,279
Employers' Liability, Accident, and General Funds		104,044
Profit and Loss Account		250,494
Capital paid up		422,855
Debenture Stock Funds		1,277,950
	£	16,012,387
Provision for outstanding liabilities		445,557
Total assets as per balance sheet	£	16,457,944

PHŒNIX ASSURANCE—*Continued.*

FIRE REVENUE ACCOUNT.

	£ s. d.	£ s. d.
Amount of funds at the beginning of the year—		
Reserve for unexpired risks	650,000 0 0	
General reserve	1,200,000 0 0	
		1,850,000 0 0
Premiums		1,428,371 9 9
Interest, dividends and rents	66,852 9 1	
Less income tax thereon	2,809 16 8	
		64,042 12 5
		£3,342,414 2 2

	£ s. d.	£ s. d.
Claims paid and outstanding		800,586 3 11
Commission	202,420 4 1	
Expenses of management	346,916 5 3	
Contributions to fire brigades	8,835 3 5	
		558,171 12 9
Transferred to profit and loss account—		
Trading profit	69,613 13 1	
Interest	64,042 12 5	
		133,656 5 6
Amount of funds at the end of the year—		
Reserve for unexpired risk	650,000 0 0	
General reserve	1,200,000 0 0	
		1,850,000 0 0
		£3,342,414 2 2

PROFIT AND LOSS ACCOUNT.

	£ s. d.	£ s. d.
Balance of last year's account		283,303 16 3
Interest, dividends and rents—		
From fire account	64,042 12 5	
Accident account	3,817 4 8	
Marine account	20,044 12 10	
Net carried to other accounts £74,012 11 3		
Less income tax thereon 3,815 16 4		
	70,196 14 11	
		158,101 4 10
Trading profit transferred—		
From fire account	69,613 13 1	
Accident account	11,544 15 10	
Marine account	40,000 0 0	
	121,158 8 11	
Life account (shareholders' proportion of Law Life profits, 1910–1914)	54,852 0 0	
		176,010 8 11
Transfer fees		126 10 0
		£ 617,542 0 0

	£ s. d.	£ s. d.
Final dividend for 1913 (less income tax)	89,592 8 1	
Interim dividend for 1914 (less income tax)	69,451 14 7	
Interest on debenture stocks (less income tax)	48,029 12 5	
		207,073 15 1
Income tax on profits		10,754 5 11
Bad debts		15,220 6 2
Securities written down		134,000 0 0
Balance carried forward		250,493 12 10
		£617,542 0 0

PHŒNIX ASSURANCE—*Concluded.*

GENERAL BALANCE SHEET.

LIABILITIES	£	s.	d.	£	s.	d.
Capital (fully subscribed) £3,210,650—						
In 309,755 £10 shares, £1 paid	309,755	0	0			
In 113,100 £1 shares, fully-paid ("Pelican" shares)	113,100	0	0			
				422,855	0	0
Fire insurance funds				1,850,000	0	0
Marine insurance funds				660,279	7	0
Employers' liability, accident and general insurance funds				104,044	8	3
Profit and loss account				250,493	12	10
				£3,287,672	8	1
4 p.c. debenture stock (Law Life)				1,000,000	0	0
4 p.c. debenture stock (1911)				277,950	0	0
Interest on debenture stocks accrued but no due				7,573	0	9
Claims admitted or intimated but not paid (Fire)				132,644	0	0
Outstanding accounts—						
Fire department				18,771	15	11
Accident departments				11,365	15	8
Marine department				66,894	8	4
Dividends				493	2	3
Debenture stock interest				166	11	1
Bills payable (Fire department)				135	10	4
				£4,803,666	12	5
Life department funds and outstanding liabilities as per balance sheet				11,654,277	18	3
				£16,457,944	10	8

ASSETS.	£	s.	d.
Mortgages on property within the United Kingdom	444,020	19	2
Loans on life interests	99,322	6	2
Loans on reversions	32,505	0	0
Loans on stocks and shares	5,859	0	0
Investments at book values—			
British Government Securities	1,407	0	0
Municipal and County securities, United Kingdom	1,470	0	0
Indian and Colonial provincial securities	40,685	0	0
Indian and Colonial provincial securities	34,410	0	0
Indian and Colonial municipal securities	168,507	0	0
Foreign government securities	270,562	0	0
Foreign provincial securities	88,139	0	0
Foreign municipal securities	377,050	0	0
Railway and other debentures and debenture stocks, Home and Foreign	1,251,534	19	0
Railway and other preference and guaranteed stocks	226,066	0	0
Railway and other ordinary stocks	202,272	12	10
Freehold ground rents	26,360	0	2
House property	504,279	16	4
Salvage corps premises (company's share)	19,628	11	8
Life interests	7,116	18	4
Reversions	3,725	0	0
Agents' balances	668,048	7	1
Outstanding premiums (accident departments)	6,044	1	1
Outstanding interest, dividends and rents (less income tax)	3,080	4	4
Interest accrued but not payable (less income tax)	38,489	11	3
Bills receivable	15,723	1	4
Cash—On deposit	31,641	0	3
In hand and on current account	235,719	0	9
	£4,803,666	12	5
Life department assets, as per separate Balance sheet	11,654,277	18	3
	£16,457,944	10	8

PROVINCIAL INSURANCE COMPANY, LIMITED.

General Business Statement for the Year ending December 31, 1914.

FIRE ACCOUNT.

	£ s. d.		£ s. d.
Reserve for unexpired risks at December 31, 1913	11,546 0 0	Losses (paid and outstanding) after deduction of reinsurances	16,472 15 5
Premiums, less reinsurances	29,668 3 10	Expenses of management	8,230 4 10
		Commission	3,889 19 4
		Transfer to profit and loss account	754 4 3
		Reserve for unexpired risks at December 31, 1914 (40% of the net premiums)	11,867 0 0
£	41,214 3 10	£	41,214 3 10

PROFIT AND LOSS ACCOUNT.

	£ s. d.		£ s. d.
Balance from last year	461 18 1	Dividend of 5% less income tax	4,148 8 9
Interest and dividends received and outstanding	5,339 0 3		
Profit from fire account	754 4 3		
Profit from accident account	1,846 15 2	Balance to next year	4,253 9 0
£	8,401 17 9	£	8,401 17 9

PROVINCIAL—*Concluded.*

BALANCE SHEET.

LIABILITIES.	£ s. d.	£ s. d.
Shareholders' Capital—		
Authorized—25,000 shares of £10 each, £250,000		
Subscribed—18,000 shares of £10 each, £180,000		
Paid up—18,000 shares of £5 each	£ 90,000 0 0	
General reserve fund	25,000 0 0	
Fire account—reserve for unexpired risks	11,867 0 0	
Accident account—reserve for unexpired risks	9,066 0 0	
Profit and loss account	4,253 9 0	
Total funds available for fire and accident liabilities		140,186 9 0
Dividend of 5%, less income tax		4,148 8 9
Outstanding fire losses		6,600 0 0
Outstanding accident claims		4,700 0 0
Sundry liabilities		1,130 0 0
		£ 156,764 17 9

ASSETS.	£ s. d.
Mortgages on property within the United Kingdom	1,405 0 0
Consols	7,121 13 9
Indian and colonial securities	20,892 18 1
Foreign Municipal securities	3,897 2 11
Railway and other debentures and debenture stocks—home and foreign	34,051 12 3
Railway stocks, preference and guaranteed	44,736 11 11
Railway and other ordinary stocks	13,445 18 0
Freehold property	10,150 0 0
Agents' balances	8,566 16 2
Outstanding interest	1,700 0 0
Outstanding premiums	2,900 0 0
Cash at bankers, at branches and in hand	5,837 17 7
Office furniture, fittings, etc., less depreciation	2,059 7 1
	£ 156,764 17 9

RAILWAY PASSENGERS ASSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1914.

EMPLOYERS' LIABILITY REVENUE ACCOUNT.

	£ s. d.	£ s. d.		£ s. d.
Amount of Employers' Liability Insurance Fund at the beginning of year:—			Payments under policies, including medical and legal expenses..	60,909 14 4
Reserve for unexpired risks	51,971 0 0		Commission	17,335 9 7
Estimated liability in respect of outstanding claims	57,784 0 0		Expenses of management	30,965 10 9
Reserve for contingencies	2,000 0 0		Amount of Employers' Liability Insurance Fund at the end of the year:—	
		111,755 0 0	Reserve for unexpired risks, being 40 per cent of premium income for the year £ 52,228 0 0	
Premiums		130,571 0 2	Total estimated liability in respect of outstanding claims 49,785 0 0	
Interest and dividends	4,730 1 10		Reserve for contingencies 5,000 0 0	
Less Income tax thereon	354 15 4			107,013 0 0
		4,375 6 6	Balance to profit and loss account	30,477 12 0
		£ 246,701 6 8		£ 246,701 6 8

PROFIT AND LOSS ACCOUNT.

	£ s. d.	£ s. d.		£ s. d.
Balance of last year's account		200,505 17 1	Dividends declared on account of 1914, less tax	31,387 18 0
Balance of accident revenue account at 31st December, 1914	35,110 1 10		Bad debts	270 3 9
Balance of employers' liability revenue account at 31st December, 1914	30,477 12 0		Income tax	3,547 5 0
Balance of general revenue account at 31st December, 1914	14,383 12 4		Loss on investments realized	195 9 5
		79,971 6 2	Investment reserve fund	5,000 0 0
Interest and dividends not carried to other accounts	16,901 12 9		Balance	255,706 3 0
Less income tax thereon	1,271 16 10			
		15,629 15 11		
		£ 296,106 19 2		£ 296,106 19 2

RAILWAY PASSENGERS—*Concluded.*

BALANCE SHEET.

LIABILITIES.	£ s. d.	£ s. d.
Shareholders capital:		
100,000 shares of £10 each, paid up £2 per share (now vested in the North British and Mercantile Insurance Company)...		200,000 0 0
Accident insurance fund	101,036 0 0	
Employers' liability insurance fund	107,013 0 0	
General insurance fund	74,043 0 0	
		282,092 0 0
Profit and loss account		255,706 3 0
Investment reserve fund		25,000 0 0
Other sums owing by the Company—		
Due to other companies	4,229 9 11	
Sundry creditors	10,843 14 3	
Unclaimed dividends, etc.	3,211 10 10	
		18,284 15 0
		£ 781,082 18 0

ASSETS.	£ s. d.	£ s. d.
Investments—		
British Government securities	25,289 16 0	
Municipal and county securities in the United Kingdom	9,314 8 2	
Indian and Colonial Govt. securities	44,896 14 9	
Indian and Colonial Municipal securities	20,283 12 1	
Foreign Government securities	71,712 17 11	
Foreign Municipal securities	115,614 5 0	
Guaranteed and other Indian railway stock	19,419 19 8	
Railway and other debentures and debenture stock (Home and Foreign)	297,710 9 11	
Railway and other preference and guaranteed stock	25,242 8 7	
Railway ordinary stock (Foreign)	6,117 1 8	
Ground rents	7,535 17 3	
Leasehold premises partly used as offices and partly let	39,512 7 11	
		682,649 18 11
NOTE.—The values of the Stock Exchange securities are inserted at or under cost price. Part of the above assets has been specifically deposited under local laws in various places out of the United Kingdom as security to holders of policies there issued.		
Agents' balances	39,659 0 4	
Outstanding premiums	2,469 5 8	
Interest accrued	8,418 2 10	
Cash—		
On deposit	25,000 0 0	
In hand and on current account	22,114 14 3	
Due from sundry debtors	771 16 0	
		98,432 19 1
		£ 781,082 18 0

THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

General Business Statement for the Year ending December 31, 1914.

FIRE INSURANCE ACCOUNT.

	£	s.	d.	£	s.	d.
The premium revenue was				764,167	0	0
The claims, including contributions to fire brigades and full provision for all outstandings, were	456,137	13	5			
The commission and other expenses amounted to	276,676	16	10			
				732,814	10	3
			£	31,352	9	9
Adding the interest, less income tax, on the fire insurance fund				14,769	3	2
There is a surplus of			£	46,121	12	11
Of this surplus there has been added to the fire insurance fund	3,160	13	8			
And carried to profit and loss account	42,960	19	3			
				46,121	12	11

PROFIT AND LOSS ACCOUNT AND DIVIDEND.

	£	s.	d.	£	s.	d.
Balance brought forward from last year after payment of 1913 dividend				205,274	4	3
Interest, dividends and rents, less income tax				38,322	13	7
Profit realized and reserve transferred in the accounts as shown				60,556	8	9
Transfer fees				58	9	6
Income tax deducted from dividend				3,500	0	0
Transferred from investment contingency account				40,000	0	0
			£	347,711	7	1
Less—						
Interest on accident bonds	6,072	17	7			
Agents' balances irrecoverable	171	15	4			
Expenses connected with the purchase of the share capital of the Maritime Insurance Company, Limited	8,015	18	1			
Shareholders' proportion of depreciation in investments	132,056	0	0			
Transfer to Investment Reserve Fund	100,000	0	0			
Provision for possible bad debts in consequence of European war	15,000	0	0			
				261,316	11	0
			£	86,394	16	1
Out of this the directors propose to pay a dividend at the rate of 20 per cent, absorbing	60,000	0	0			
And to carry forward	26,394	16	1			
				86,394	16	1

The Dividend will be payable (under deduction of income tax) in equal moieties on the 1st June and 1st December next.

The total funds of the company have decreased during the year by the sum of £240,546. There would have been an increase of £304,454, but for the provisions made for depreciation on investments.

FIRE INSURANCE ACCOUNT.

FORM B

	£	s.	d.		£	s.	d.
Fire insurance fund at 1st January, 1914;—				Claims paid and outstanding after deducting reinsurance recoveries	451,058	7	3
Reserve for unexpired risks	378,922	16	4	Commission	128,121	18	0
Premiums after deducting reinsurance premiums	764,167	0	0	Expenses of management	148,554	18	10
Interest, dividends and rents £ 15,895 3 5				Contributions to fire brigades	5,079	6	2
Less income tax 1,126 0 3				Profit realised—transferred to profit and loss account	42,960	19	3
				Fire insurance fund at 31st December, 1914:—			
				Reserved for unexpired risks, being 50 per cent of the premium income for the year	382,083	10	0
	14,769	3	2				
	£1,157,858	19	6		£1,157,858	19	6

The Scottish Union and National—*Continued.*

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance at 1st January, 1914	265,274	4	3	Dividend paid to shareholders	60,000	0	0
Interest, dividends and rents not carried to other accounts £ 41,049 10 8				Interest on accident bonds	6,072	17	7
Less income tax 2,726 17 1				Agents' balances irrecoverable	171	15	4
	38,322	13	7	Expenses connected with purchase of the share capital of the Maritime Insurance Co., Ltd.	8,015	18	1
Profit realised:—				Depreciation on investments written off	132,056	0	0
Fire account £ 42,960 19 3				Transferred to investment reserve fund	100,000	0	0
Accident account 3,777 3 1				Provision for possible bad debts in consequence of European war	15,000	0	0
General account 5,025 4 9				Balance at 31st December, 1914	86,394	16	1
Employers' liability account 8,428 13 6							
Sinking fund acc. 3,749 1 7							
£ 63,941 2 2							
Less addition to reserve on annuity business 3,384 13 5							
	60,556	8	9				
Income tax deducted from dividend	3,500	0	0				
Transfer fees	58	0	6				
Transferred from investment contingency account £	40,000	0	0				
	407,711	7	1		£ 407,711	7	1

BALANCE SHEET.

Liabilities.	£ s. d.	£ s. d.
Shareholders' capital paid up	300,000 0 0	
Life Assurance and annuity fund	8,335,442 16 1	
Fire insurance fund	382,083 10 0	
Accident insurance fund	11,426 3 7	
Employers' liability insurance fund	32,723 2 4	
Sinking fund and capital redemption fund	62,823 0 0	
General assurance fund	12,763 14 3	
General reserve fund	300,000 0 0	
Investment reserve fund	100,000 0 0	
Profit and loss account	86,394 16 1	
		9,623,657 2 4
Claims admitted or intimated, but not payable until after 31st December, 1914:—		
Life assurance	£ 125,616 7 5	
Fire insurance	74,162 18 10	
		199,779 6 3
Surrender values due and unpaid	£ 4,633 7 10	
Annuities due and unpaid	112 3 9	
Due under accident bonds maturing 1926	133,608 15 0	
Unclaimed dividends	2,593 17 4	
Deposits made by agents and others	3,562 7 0	
Bills payable—fire account	2,278 12 2	
Balances of other companies' accounts	78,138 10 2	
Temporary loans	227,000 0 0	
Outstanding commission and other charges:—		
Life account	5,778 17 11	
Accident account	416 0 0	
Employers' liability account	567 0 0	
General account	313 10 0	
Profit and loss account	4,429 15 8	
	£ 463,432 16 10	
Less—Recoverable on fire account	3,881 2 0	
		459,551 14 10
		£ 10,282,988 3 5

Assets.	£ s. d.	£ s. d.
Mortgages on property within the United Kingdom	575,054 2 2	
" out of the United Kingdom	256,129 7 7	
Loans on parochial and other public rates	68,665 2 2	
" life interests	74,363 0 4	
" reversions	64,839 9 8	
" stocks and shares	11,600 0 0	
" Company's policies within their surrender values	481,222 17 4	
Investments:—		
Deposits with the High Court		
(Consols) £ 17,937 0 0		
(Glasgow & South Western Railway 4 per cent preference stock) 18,358 0 0		
	36,295 0 0	
British government securities	10,502 0 0	
Municipal and county securities, United Kingdom	89,220 0 0	
Indian and colonial government securities	182,162 0 0	
" " provincial securities	36,432 0 0	
" " municipal securities	783,477 0 0	
Foreign government securities	249,174 0 0	
" provincial securities	71,810 0 0	
" municipal securities	470,194 0 0	
Railway and other debentures and debenture stocks—home and foreign	4,048,291 7 8	
Railway and other preference and guaranteed stocks	833,019 17 8	
Railway and other ordinary stocks	769,025 2 4	
Freehold ground rents	222,553 11 10	
House property	284,978 12 1	
Reversions	23,363 1 7	
Agents' balances	168,308 14 7	
Outstanding premiums	160,906 8 4	
Outstanding interest, dividends, and rents	6,632 1 5	
Interest accrued but not payable until after 31st December, 1914	117,564 5 4	
Bills receivable	22,473 18 5	
Cash—On deposit	12,837 0 0	
In hand and on current account	135,040 11 3	
Company's own shares	1,835 0 0	
Landed property	15,018 11 8	
		£ 10,282,988 3 5

Memo. 1. A part of the company's assets has been deposited under local laws in various places out of the United Kingdom as security to holders of fire policies there issued.

Memo. 2. The values of the Stock Exchange securities in respect of those held by the company on the 31st December, 1913, are stated at or under the middle prices quoted on that date, and in respect of those purchased since that date the purchase prices or minus in both cases accrued interest.

UNION ASSURANCE SOCIETY, LIMITED.

General Business Statement for the Year ending December 31, 1914.

FIRE ACCOUNT.

The net premiums amounted to £628,804 1s. 8d.; the losses paid and outstanding to £309,614 14s. 8d., being 49·24 per cent, and the Expenses of management, including commission, to £227,743 5s. 9d., or 36·22 per cent. From the profits of this department the sum of £50,000 has been transferred to the profit and loss account, leaving the fire insurance fund at £757,366 6s. 5d.

PROFIT AND LOSS ACCOUNT.

From this account a sum of £23,268 17s. 5d. has been transferred to the investment reserve and general contingency fund, leaving a balance of £70,148 12s. 9d. out of which the directors recommend the payment of a dividend amounting to £70,000.

Union Assurance—*Continued.*

FIRE ACCOUNT.

	£	s. d.		£	s. d.	£	s. d.
Amount of fire insurance fund at the beginning of the year:—			Losses paid and outstanding, after deduction of reinsurances			309,614	14 8
Reserve for unexpired risks	251,816	1 11	Commission			91,969	7 10
Additional reserve	464,104	3 3	Contributions to fire brigades	3,771	6 1		
	715,920	5 2	Foreign State charges	8,517	6 0		
Premiums after deduction of reinsurances	628,804	1 8	Expenses of management	123,485	5 10		
						135,773	17 11
			Transferred to profit and loss account			50,000	0 0
			Amount of fire insurance fund at the end of the year:—				
			Reserve for unexpired risks, being 40 per cent of the premium income for the year	251,521	12 8		
			Additional reserve	505,844	13 9		
						757,366	6 5
	£ 1,344,724	6 10				£ 1,344,724	6 10

PROFIT AND LOSS ACCOUNT.

	£	s. d.		£	s. d.
Balance at the beginning of the year		75,271	2 7		
Interest, dividends, and rents	38,877	18 11	Dividends and bonuses to shareholders for 1913		75,000	0 0
Less income tax thereon	1,233	4 4	Income tax on profits, paid and outstanding		6,190	0 0
		37,644	14 7	Alterations, repairs, office fittings and furniture at head office and branches		994	6 3
Transferred from fire account		50,000	0 0	Cost of businesses acquired		2,314	0 9
Transferred from general accident account		15,000	0 0	Transferred to investment reserve and general contingency fund		23,268	17 5
				Balance at the end of the year		70,148	12 9
	£ 177,915	17 2			£ 177,915	17 2

UNION ASSURANCE—*Concluded.*

BALANCE SHEET.

LIABILITIES.	£ s. d.	£ s. d.
Subscribed capital	450,000 0 0	
of which is paid up		50,000 0 0
Investment reserve and general contingency fund, including provisions for amounts which may be irrecoverable owing to the war		70,000 0 0
Fire insurance fund		757,366 6 5
Accident insurance fund		5,345 9 1
Employers' liability insurance fund		23,739 14 1
General accident fund		89,691 5 6
Reinsurance fund		55,778 7 3
Balance of profit and loss account		70,148 12 9
		£ 1,122,069 15 1
Outstanding losses:—		
Fire account £ 59,582 18 3		
General accident account 6,092 7 2		
£	65,675 5 5	
Amounts due to agents and others	17,932 9 7	
Amounts due to other companies	53,104 7 7	
Bills payable	1,691 17 5	
Interest received in advance of due dates	1,501 2 2	
		139,905 2 2
		£ 1,261,974 17 3

NOTE.—In addition to the above the Society has a liability or amounts uncalled on shares in insurance companies.

ASSETS.	£ s. d.	£ s. d.
Mortgages on property within the United Kingdom		300 0 0
Mortgages on property out of the United Kingdom		38,734 13 9
Investments, including those deposited under local laws or by contract in various Colonies and foreign countries as security for holders of policies issued there:—		
British Government securities		23,981 2 1
Municipal and county securities, United Kingdom		3,532 0 0
Indian and Colonial Government securities		58,568 15 4
Indian and Colonial Provincial Securities		8,822 0 0
Indian and Colonial Municipal securities		88,700 1 9
Foreign Government securities		127,274 15 1
Foreign Municipal securities		203,077 7 7
Railway and other debentures and debenture stocks, home and foreign		232,248 12 5
Railway and other preference and guaranteed stocks		4,673 0 0
Railway and other ordinary stocks and shares		66,642 2 7
Freehold and leasehold properties		2,926 0 0
Branch offices and agents' balances		200,244 12 4
Outstanding premiums		8,189 6 1
Outstanding interest, due but not received		1,729 16 8
Amounts due from other companies		81,290 16 10
Bills receivable		20,098 1 2
Cash—		
On deposit £ 16,415 16 5		
In hand and on current accounts 74,525 17 2		
		90,941 13 7
		£ 1,261,974 17 3

SESSIONAL PAPER No. 8

STATEMENT of assessment made on companies on account of business other than life for the year ending March 31, 1914, in accordance with "The Insurance Act, 1910."

Companies.	Taxes.	Companies.	Taxes.
Acadia Fire	85 64	Liverpool Manitoba	236 33
Ætna	208 75	Lloyds' Plate Glass	37 63
Alliance	133 60	London Assurance	171 31
American and Foreign Marine	10 77	London Guarantee and Accident	431 49
American Central	106 56	London and Lancashire Fire	400 26
American Insurance Co	39 43	London and Lancashire Guarantee and Accident	101 04
American Lloyds	17 12	London Mutual Fire	284 13
Ancient Order of Foresters	89 36	Loyal Protective Assn	16 56
Anglo American	120 44	Lumber Insurance Co	66 18
Atlas	321 66	Marine	71 32
Boiler Inspection	40 13	Maryland Casualty	289 05
British American	290 29	Mercantile Fire	143 40
British Colonial	20 08	Merchants and EmployersG. & A	20 54
British and Foreign Marine	1 85	Montreal Canada	87 30
British Northwestern	31 77	Moose Loyal Order of	96
Caledonian	259 43	Mount Royal	148 13
California Ins. Co	17 47	National Fire	347 59
Canada Accident	190 26	National Provincial Plate Glass	9 12
Canada Hail	5 80	National Surety Co	36 99
Canada National Fire	78 07	National Union Fire	116 89
Canada Weather	48 38	New York Plate Glass	9 35
Canadian Casualty	59 96	Niagara Fire	86 19
Canadian Fire	173 01	North American Accident	81 38
Canadian Surety Co	21 57	North British and Mercantile	571 08
Catholic Mutual	8 15	North Empire	62 86
Central Canada Manufacturers	33 32	Northern	426 87
Commercial Union	501 27	North West Fire	68 36
Connecticut Fire	82 82	Northwestern National	30 71
Continental Insurance Co	159 32	Norwich Union Fire	492 74
Dominion Gresham Company	70 71	Occidental Fire	94 08
Dominion Fire	157 18	Ocean Accident	502 56
Dominion of Canada Guarantee and Accident	253 95	Ocean Marine	9 25
Employers' Liability	747 47	Ontario Fire	59 71
Equitable Fire	13 70	Pacific Coast Fire	35 99
Equity Fire	95 49	Palatine Insurance Co	111 44
Factories	65 62	Phoenix of London	612 95
Fidelity and Casualty Co	137 98	Phœnix Insurance Co., Harftord	273 24
Fidelity Phenix	222 06	Protective Association of Canada	84 36
Fireman's Fund	81 16	Providence Washington	104 76
Firemens Ins. Co	51 69	Provincial Insurance Co	17 71
General Accident of Canada	185 64	Quebec	136 60
General Accident Fire and Life	165 64	Queen Insurance Co. of America	385 12
General Animals	53 04	Railway Passengers	114 10
Generales, Co. d'Assurances	61 95	Ridgely Protective Assoen	1 48
German American	249 51	Rimouski	118 67
Germania Fire	30 52	Royal Exchange	274 30
Glens Falls Insurance Co	0 43	Royal Guardians	1 58
Globe Indemnity Co	336 01	Royal Insurance Co	767 27
Guarantee Co. of N. A	37 34	Scottish Union and National	214 52
Guardian Accident and Guarantee	65 57	Springfield Fire and Marine	226 61
Guardian Assurance Co	515 22	St. Paul Fire and Marine	160 05
Hartford	550 72	Sun Insurance Office	282 49
Hartford Steam Boiler	2 25	Title and Trust Co	0 21
Home Fire	453 33	Travelers	268 05
Hudson Bay	231 32	Travelers Indemnity Co	67 99
Imperial Guarantee and Accident	182 01	L'Union of Paris	99 26
Imperial Underwriters	33 77	Union Assurance Soc'y	293 54
Independent Order of Foresters	171 25	United States Fidelity	194 48
Insurance Company of North America	285 10	Westchester Fire	80 86
Insurance Company of the State of Pennsylvania	92 03	Western	357 48
International Casualty	8 79	Woodmen of the World	10 88
International Fidelity	4 02	Yorkshire	239 17
Law Union and Rock	192 61	Total	20,834 87
Liverpool and London and Globe	832 99		

INDEX

OF COMPANIES' STATEMENTS.

VOLUME I.

Companies.	Annual Statements				General Business Statements.	List of Directors and Shareholders.
	Fire.	Accident and Sickness.	Guarantee.	Plate Glass, Steam Boiler, etc.		
Acadia Fire	7					405
Ætna Insurance Co	11			11	13	
Alliance	15					
American and Foreign Marine				261	262	
American Central	17			17	18	
American Insurance Co	20				21	
American Lloyds', Underwriters at	23			23	520	
American Surety Co			263		521	
Anglo-American	25					408
Atlas	29					
Beaver Fire	31					411
Boiler Inspection				265		411
British America	33			33		412
British and Foreign Marine				268	523	
British Colonial	38					418
British Northwestern	41					421
Caledonian	44					
California Insurance Co	46					
Canada Accident		270	270	270		425
Canada Hail				275		425
Canada National	48					426
Canada Weather				277		440
Canadian Casualty and Boiler		279		279		447
Canadian Fire	51					448
Canadian Surety			283			451
Commercial Union	55					
Conneticut Fire	57				58	
Continental Insurance Co	60				61	
Dominion Fire	63					452
Dominion Gresham		286	286	286		457
Dominion of Canada Guarantee and Accident		291	291	291		457
Employers' Liability	66	66	66			
Equitable Fire and Marine	71				72	
Equity Fire	74					458
Factories Insurance Co	76					463
Fidelity-Phenix Fire	79			79	81	
Fidelity and Casualty of New York		296		296	299	
Fireman's Fund	83			83	85	
Firemen's Insurance Co	87				88	
General Accident Assurance Co.of Canada		301		301		463
General Accident Fire and Life	90					
General Animals				307		464
Compagnie d'Assurances Générales	93					
German-American	95			95	96	
Germania Fire	98				99	
Glens Falls	101				524	
Globe Indemnity Co. of Can		309		309		466
Globe and Rutgers	103				104	
Guarantee Company of North America			313			467
Guardian Accident and Guarantee		317	317	317		469

SESSIONAL PAPER No. 8

INDEX OF COMPANIES' STATEMENTS, VOLUME I—*Concluded.*

Companies.	Annual Statements.				General Business Statements.	List of Directors and Shareholders.
	Fire.	Accident and Sickness.	Guarantee.	Plate Glass, Steam Boiler, etc.		
Guardian Assurance	106					
Hartford Fire	108			108	110	
Hartford Steam Boiler				323	323	
Home Fire	112			112	114	
Hudson Bay Insurance Co	116			116		470
Imperial Guarantee and Accident		325	325	325		475
Imperial Underwriters	119			119		475
International Fidelity			330		526	
Insurance Co. of North America	122			122	124	
Insurance Co. of the State of Pennsylvania	126				127	
Law Union and Rock	129	129			527	
Liverpool and London and Globe	133					
Liverpool-Manitoba	136					476
Lloyds Plate Glass				331	332	
London and Lancashire Fire	139					
London Assurance	142				531	
London Guarantee and Accident		334	334	334	534	
London and Lancashire Guarantee and Accident		338	338	338		476
London Mutual Fire	144					477
Loyal Protective		345			538	
Lumber Insurance Co	148					
Marine Insurance Co	150			150		
Maryland Casualty Co		347	347	347	351	
Mercantile Fire	152					477
Merchants Casualty Co		353				478
Merchants' and Employers' Guarantee and Accident		355				479
Montreal-Canada	155					488
Moose, the Grand Lodge of the Loyal Order of		358				490
Mount Royal	159			159		491
National-Ben Franklin	163				164	
National Fire	166			166	167	
National Provincial Plate Glass				360	539	
National Surety			362		363	
National Union Fire	169			169	170	
Nationale Compagnie d'Ass	172					
New York Plate Glass				365	540	
Niagara Fire	174			174	541	
North American Accident		367		367		493
North British and Mercantile	176				542	
North Empire Fire	179					494
North West Fire	182					499
Northern	185					
Northwestern National	187			187	544	
Norwich Union Fire	189	189		189		
Occidental Fire	193					499
Ocean Accident and Guarantee		371	371	371	375	
Ocean Marine				377	546	
Pacific Coast	196					500
Palatine Insurance Co	200					
Phœnix, of London	202				548	
Phœnix, of Hartford	204				205	
Protective Association of Canada		378				506
Providence-Washington	207			207	209	
Provincial	210				551	
Quebec	212					506
Queen, of America	215			215	217	
Railway Passengers		380	380	380	553	
Ridgely Protective		384			385	

INDEX OF COMPANIES' STATEMENTS, VOLUME I—*Concluded.*

Companies.	Annual Statement				General Business Statements.	List of Directors and Shareholders.
	Fire.	Accident and Sickness	Guarantee.	Plate Glass, Steam Boiler, etc.		
Royal Exchange	219	219	.....	219	.....	.....
Royal Insurance Co	223	.....	.....	.....	.....	.....
Scottish Union and National	225	.....	.....	225	555	.....
Springfield Fire and Marine	227	.....	.....	227	229	.....
St. Paul Fire and Marine	231	.....	.....	231	233	.....
Sun Insurance Office	235	.....	.....	.....	.....	.....
Title and Trust Co	.....	.....	.....	386	.....	507
Travelers Indemnity Co., Hartford Co	.....	388	.....	388	389	.....
Travelers Insurance Co., Hartford	.....	391	.....	.....	392	.....
Union Ass. Soc	237	.....	.....	.....	558	.....
L'Union, Paris,	239	.....	.....	.....	.....	.....
United Commercial Travellers of America	.....	395	.....	.....	.....	.....
United States Fidelity and Guaranty	.....	396	396	396	400	.....
Westchester Fire	241	.....	.....	.....	242	.....
Western	244	.....	.....	244	.....	508
Yorkshire	250	250	.....	250	.....	.....